No. 555.
VIRGINIA.
SUBLIME No. 444.
STATE EXPRESS CIGARETTES

AN IDEAL EASTER GIFT! The "J.B." Pen. Coupon, Page 16.

JOHN BULL

VOL. XXVII. No. 712 SATURDAY, APRIL 3, 1920. TWOPENCE.

[Registered at the G.P.O. as a Newspaper.]

Drink and enjoy
Lipton's Tea
If you want the best Tea, go to the firm that grows it.
The Largest Tea Distributers, Manufacturers, and Retailers of Food Products in the World.
LIPTON LTD.,
CITY RD., LONDON, E.C.1.
Branches and Agencies throughout the United Kingdom.

Edited by HORATIO BOTTOMLEY

Resting, but Watchful

PILFERING PENCE OF THE POOR

A MESSAGE TO YOU

Market Harborough,
3rd April, 1920.

Dear Mrs. Bull,

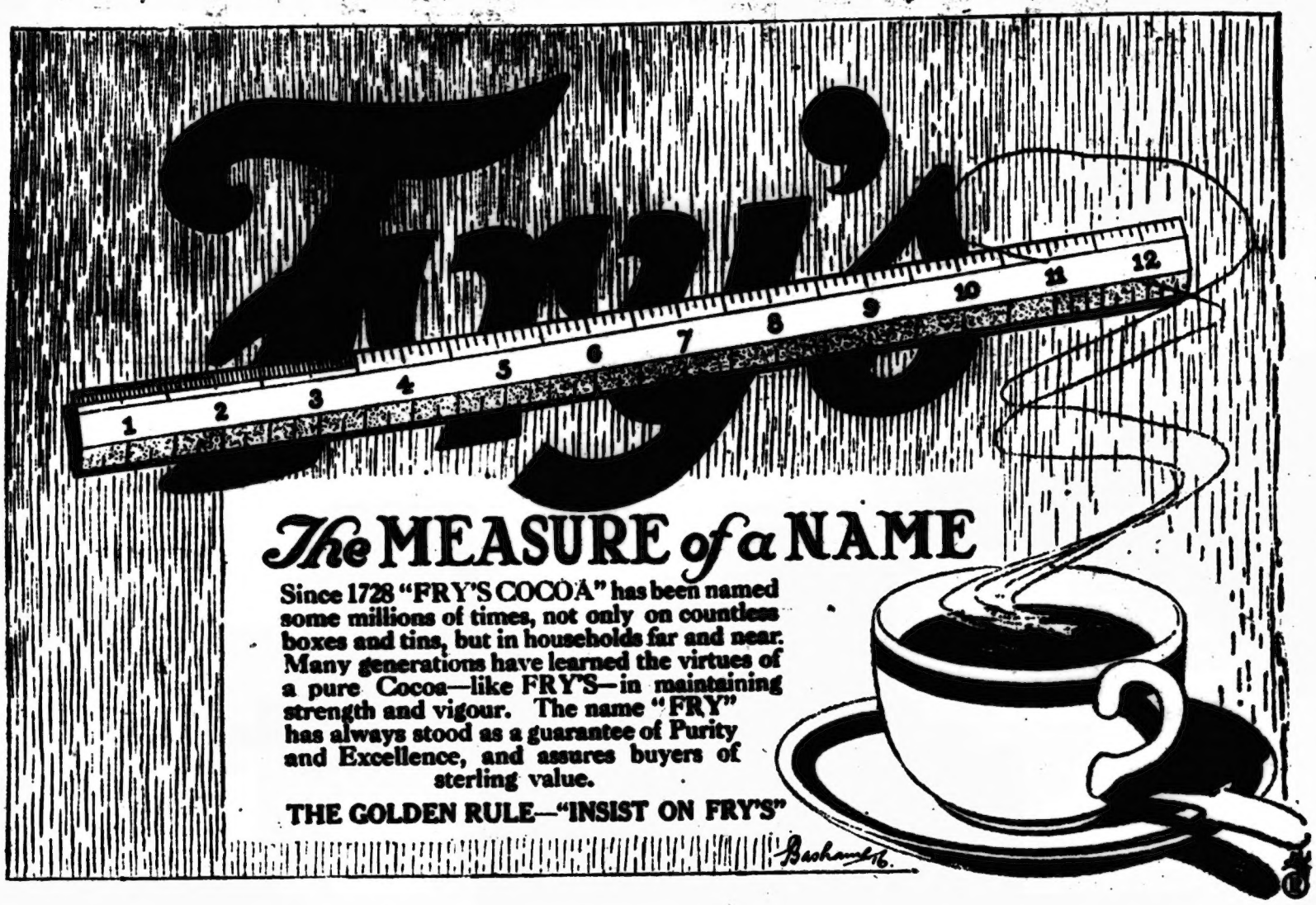
We notice with regret that you are still harassed by the many food problems brought about by the war and its after effects. How to get the best without breaking into next week's allowance is an ever present worry.

You may trust implicitly in Symington's Soups. They are still of that supreme quality on which their reputation was built; nothing will ever induce us to lower their standard or allow anything inferior to be used in their making. Yet they are still the most economical of foods.

Yours ever,
The Proprietors of Symington's Soups.

Many Varieties—2½d. & 6d. per packet.

W. SYMINGTON & Co., Ltd.,
Bourdon Steam Mills, Market Harborough.


Fry's
1 2 3 4 5 6 7 8 9 10 11 12
The MEASURE of a NAME
Since 1728 "FRY'S COCOA" has been named some millions of times, not only on countless boxes and tins, but in households far and near. Many generations have learned the virtues of a pure Cocoa—like FRY'S—in maintaining strength and vigour. The name "FRY" has always stood as a guarantee of Purity and Excellence, and assures buyers of sterling value.
THE GOLDEN RULE—"INSIST ON FRY'S"
Bashamb16.

25,000 SHAVES
and he still uses
Gibbs
COLD CREAM
Shaving Soap

After 60 years' shaving experience he can't beat Gibbs Cold Cream Shave

These are the fixed prices for Gibbs Cold Cream Shaving Soap. Pay no more. Sticks in Nickel Holders 1/6. Metal Holders 1/3. Blue Enamelled Holders 9d. Cakes 1/6.

Awarded Certificate of Merit of the Institute of Hygiene

For Every Toilet Requisite—Never Forget to say GIBBS.

COUPON

To D. & W. GIBBS, Ltd. (Dept. 213)
Cold Cream Soap Works, London, E.1.

Please forward me a Trial Package of Gibbs Toilet Preparations. I enclose 6d. P.O. or stamps.

Name .....

Address .....

Post this Coupon to-day for GENEROUS Trial PACKET

We will send you a dainty Trial Package containing useful samples of Gibbs Cold Cream Soap, Gibbs Dentifrice, Gibbs Cold Cream Shaving Soap, and Gibbs Cold Cream Foam, on receipt of this coupon filled up, or pinned to a sheet of paper with your name and address clearly written, and 6d. P.O. or stamps.

The truth about Prohibition

HYPOCRISY

THE Rev. William H. Freeman, of the Presbyterian Church of Carlisle, New York, formerly of the Anti-Saloon League, says that:

"He abandoned his post in disgust, appalled at the cynicism of the League's members, who aimed at the establishment of complete domination over ministers of religion and public men in America with the view to the eventual control of all policies of national legislation.

"The agents of the League spoke with the same contempt of Church congregations as get-rich-quick promoters did of their victims.

"If Churches understood how they are being made pawns of the Anti-Saloon League, they would be revolted."

(*"The Times" Report—House of Representatives, New York, March 4th, 1920.*)

The NATIONAL NEWS takes national views—every Sunday.

JOHN BULL

"Peace hath her victories no less renowned than war."
Milton.

The Paper on which the Sun Never Sets.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

"For forms of government let fools contest;
Whate'er is best administered is best."—*Pope.*

Vol. XXVII. No. 722. **Week ending Saturday, April 3rd, 1920.** **Twopence.**

"THE WORLD, THE FLESH, AND THE DEVIL."

[The Editor discourses upon passing events and topics of the day.]

Stockport.

Well, Stockport is all over—bar the counting; and, with seven candidates and twenty-eight ways of voting, he would be a wise man who could foretell the result. But we think we are wise enough to predict that *we* shall not be disgraced.

A Premature Sum.

According to *Common Sense*, "A just proportional system would give the Labour Party 260 seats, the Liberals 210—leaving 180 to be divided between Coalition and Bottomleyites." Our contemporary had better wait for Stockport.

Two Voices.

"I hate Prohibition . . . . If anyone prohibits anything, it becomes the one thing I want." That's that—and this is this: "I hope from the bottom of my heart that the people of England will come to Prohibition." Thus my Lady Astor, M.P.—at Plymouth and in the House of Commons respectively.

Lucky For Us.

More from Canada: It appears from the *Seattle Post Intelligencer* that we "write the kind of stuff that a careful editor would blue pencil and leave little of." That's the best of being one's own Editor!

Another View.

On the other hand, the *Saturday Review* says we are "a Man, an Individualist, a stout opponent of Labour tyranny and of that hypocrisy which is corroding the vitals of our public life." We fancy *that* explains Wrekin better.

American Help.

Apropos of our recent reference to Mr. Hoover's advice to America to let the European nations "stew in their own juice," we are asked "not to forget" the 8,000,000 dollars a month which the United States are contributing towards feeding the starving countries. We won't.

Our Faces.

Dr. Henry Chellew, of the College of Preceptors, has been lecturing on how to tell character from faces. Here is one of his examples: "Convex profile—such as Mr. Horatio Bottomley; egoistic, self-reliant" Perhaps he is right!

The Professor's Joke.

But the Professor is evidently a bit of a wag. Listen to this: "Round full face—essentially a vital type; sentimental, easy-going; sleeps and eats all the time; does little work. *Male usually a good mathematician*"!

Divorce Law Reform.

The proposal to try provincial divorce cases at Assizes is the first step in a series of reforms which are sure to come in the near future.

Mice in Frozen Meat.

So mice *do* nest in cold storages. "I have seen and killed hundreds of them," says a Salford reader. Poor little things—how cold they must have been!

Kindness to Animals.

Which reminds us of the kind-hearted old lady who in cold weather always drowned her mice in warm water!

Wicked Workmen.

Somebody has sent us a copy of the *Yorkshire Telegraph and Star*, containing a whole page of announcements of the numbers drawn in various Lincolnshire Handicap "sweeps." We must turn "Common Informer"!

FOR THE EASTER HOLIDAYS.

Londoners should not fail to avail themselves of what may be the last chance of inspecting the famous—or, rather, infamous—German submarine "Deutschland" designed to scatter the British fleet, and now lying off Charing Cross Pier—where a steam-tug takes visitors to and from the vessel for an inclusive fee of 1/-. An extra charge of 1/- is made for inspection of the wonderful interior, with its devilish contrivances, a view through the periscope, etc. All profits go to King George's Fund for Sailors.

"Nationalisation of Miners."

That is a neat phrase, and puts the thing in a nutshell. How would *you* like to be "nationalised"?

The Channel Tunnel.

Surely that would be the finest memento of the great war. Hang the "military experts"! Give us a machine gun, and we'll guarantee the country against under-sea invasion.

Confused Thinking.

"Erratic electioneering should be corrected," says the *Nation*—which then proceeds to tell us that "more knowledge and right feeling" is the remedy. Who, then, are the erratic ones?

Too Late!

Some of the Canadian papers, recently to hand, suggest that *we* should be sent as British Ambassador to Washington—and Mr. Hearst to St. James'. Alas, it is now too late!

"Idiots."

A learned reader tells us that the original meaning of the word "idiot" is a private, non-official person. All we can say is that the meaning has changed in recent times.

Premium Bonds.

What are the odds against their coming soon? Meanwhile, those of our readers who are always enquiring how and where they can get them should join the Thrift Prize Bond Club, now being established in Paris.

Why Not?

What we need to-day, says the Rev. H. G. Peile, of South Acton, "is a spiritual Bottomley to run a paper on the lines of JOHN BULL." And the title he suggests is *John Churchman*. What says the Odhams Press?

The Jockey Club.

Really this antiquated and almost obsolete body must be reformed. We agree with every word of the powerful article which appeared in last Sunday's *National News*—which journal, by the way, everybody now reads.

Our Dear Cousin.

Thus a San Francisco paper on Britain's Russian policy: "And there are still two-legged hybrids, calling themselves Americans, who clamour for an alliance with this greedy and unscrupulous international burglar and housebreaker under the guise of a League of Nations." Quite true—there are.

Shocking!

A Professor Morison has been telling people that the war "revealed a great absence of moral education." It appears that while he was in Palestine, with his Scotch regiment, "the only literature appreciated by those who cared to read was JOHN BULL—*one of the most despicable rags* printed." We will leave it at that.

A Great Motto.

We observe that a British Columbia paper, *Fairplay*, takes as its motto: "I expect to pass through this world but once. Any good, therefore, that I can do, or any kindness that I can show to any fellow creature, let me do it now—I shall not pass this way again." They were the words of the "infidel" Stewart Ross!

Local Limerick.

(*P.C. David Ritchie, of Llanhelleth, Mon., fined £5 5s. for absenting himself from duty and being drunk, is probably wondering what future the Chief Constable has arranged for him.*)

There was a Welsh p'liceman inspired
To sup more than he ever required;
They fined him five pounds
For a reel on his rounds,
And now he expects to be fired.

"Star" Gazing.

We are inclined to question whether the present loudly-boomed search for new "stars" is in the interests of the theatrical profession as a whole. There is already a great deal of unemployment amongst "legitimate" actors and actresses not deficient of beauty and talent, and this makes their lot harder.

Really, Sir Eric!

The railway ramp over unused tickets calls for drastic notice. Even where it is or ought to be simply a matter of returning the ticket and receiving the cash, a childishly simple transaction, the sum of 1s. is deducted for "expenses." Though the amount in question be only a few pence over the shilling there is no reduction, while if it is less then twelve pence the passenger is politely informed that, as the shilling fee would more than swallow up the refund nothing can be done in the matter. The Ministry of Transport should put a stop to this irritating imposition.

Contrast.

A part-time postwoman stole a postal packet containing a marked penny. The woman's husband had been out of work, she had a crippled son, and it was a case of sudden temptation. The Hendon Magistrates fined her £10 or two months' imprisonment. Sidney Robert Bowler, a temporary postman, stole a test postal packet after being under suspicion since October last. It was not a case of want of money, because he had plenty of work as a gardener. The Magistrate at neighbouring Highgate placed him on probation for three years. Some people have all the luck.

Ordeal by Fire.

According to the presiding Radcliffe Magistrate, Nathanial Lord, a farm manager in the town, has narrowly escaped the gaol where he really ought to be. Because a horse in his charge would not move, he sent for a cinder from a workman's fire. An employee named Davies "moved this cinder backwards and forwards under the horse's stomach, and later Lord placed it under the animal's tail." In Lord's case the Magistrates inflicted the "maximum"—financial—penalty of £25, while Davies had to pay £12 10s. We really must have this Cruelty to Animals Act revised.

The Insidious Hun.

Copies of a German propaganda newspaper, printed in the English language in Berlin, are being cunningly circulated over here. This Hun production is called the *European Press*, and professes to be "a journal devoted to the furtherance of international understanding." But a brief perusal of its pages discloses the fact that it is, in reality, a journal devoted to the furtherance of German interests only. One paragraph will indicate the impudent tone of this precious production: "The facts are that Germany has sacrificed large amounts of coal in order to help France." The idea of Germany sacrificing anything to help France (or any other of the Allies) is almost too ludicrous for laughter

Christchurch Christians.

Needing an additional nurse at the Infirmary, the Christchurch (Hants) Guardians offered an applicant, who had had two years' experience in the V.A.D., a salary of £25 yearly. As one of the more intelligent Guardians observed: "The Chaplain was paid fourteen guineas a year for doing nothing, and the Board refused to pay a nurse adequately for killing herself." We should be sorry to be abandoned to the tender mercies of such "Guardians."

Wanted—a Bath.

Complaints reach us from Sleaford, Lincs, of the lack of bathing facilities in that town. It appears there is no public bath, which is rather discreditable to a place of its size. Yet there is talk of erecting a War Memorial at a cost of £7,000. We are sure local ex-soldiers would approve if the sum to be set aside for the Memorial were reduced by sufficient to provide them with some properly equipped baths—which would be a boon to the workers of the district.

NEXT WEEK. CUP FINAL PRIZE.
£1,000
MUST BE WON
NO ENTRANCE FEE—NO GOALS REQUIRED.
Full Particulars in NEXT WEEK'S Issue.
ORDER YOUR COPY NOW.

Another Fed-up Soldier.

What little drama lies behind the announcement of Mr. Crockford, blacksmith, Hucknall, who advertises his business for sale as "suitable to a man who has not been in the Army"? The smith, who is evidently one of our disillusioned heroes, further announces that he is "trying a district where patriotism is appreciated." We hope he finds it—but with some experience of the scurvy treatment of ex-Service men, we are not too hopeful for him.

Time, Please!

To all whom it may concern! The Keady (Co. Armagh) Urban District Council are requiring the services of a "Clerk, etc.," and as the "etc." runs to a nice bit we had better be explicit. The gentleman appointed to the vacant post will be Clerk to the U.D.C., Superintendent of Scavenging, Meter Inspector, Secretary of Gas Works, Executive Sanitary Officer, and Registrar of Dairies and Cowsheds. The age limits are from 21 to 40, and the combined salary for these various offices will be £70 per annum, so the successful applicant will pay no Income Tax. It looks like a nice steady job for a person with a small appetite and an inexpensive thirst.

Pensioned R. I. C.s.

One of the finest and most loyal bodies of men in the British Empire are the Royal Irish Constabulary. Active members, although to-day they go in constant peril of murderous attack, are able to look after themselves. Their pay is good, but no more than is deserved. It is the R.I.C. pensioner whose cause we would plead. In hundreds of cases his known loyalty is a bar to his employment in his native land. His pre-war pension is scandalously insufficient. He gladly gave his sons to the Service; and now, in some cases, he is starving. This is a stain upon the country. Men of proved loyalty, too proud to beg, should be adequately supported by the Government they served.

Neck and Noose.

When the Post Office Workers' Conference meets in May, a resolution of the Parcels Branch of the G.P.O. will be proposed that the time has now arrived when those who exact extortionate profits should be publicly hanged. Then there will be a considerable drop.

A Lacerated Linguist.

Some time ago a Coventry man answered an advertisement for a foreign correspondent and translator, receiving a reply from a Yorkshire firm who offered him—£3 a week. "The duties of the post were to conduct technical correspondence in three languages, to prepare technical specification, and to draw up catalogues." This seems about as near as doesn't matter to doing summat fer nowt; an' when a man does owt fer nowt he should do it fer his sen.

Early Birds.

One thousand members of the Bristol and District Shopkeepers' Protection Association protest to us against the Earlier Closing of Shops Bill. We are well aware that it is a Bill to make the little shops dance attendance on the big shops. The shops with the big capital, the big lights, and the big crowd of hard-worked assistants are all in favour of the Bill, for obvious reasons; but that is no reason why the little shop should not keep open its doors to any reasonable hour it wills.

Long Laid Eggs.

Two disabled soldiers, anxious to supplement their pensions by a little poultry-keeping, sent money to Percy D. Stocks, of 17, Buckingham Road, N.1, who advertised month-old ducklings and various settings of eggs in a poultry paper. So far, neither ducklings nor eggs have been received from Stocks—only lavish promises which he promptly breaks. His excuse of heavy orders and difficulty in obtaining supplies are flimsy, in view of the fact that he still advertises. He strikes us as another bad egg, in fact.

Galling for the Gallant.

A "grouse" reaches us from the Buckminster Disabled Men's Training Centre, near Grantham, forming part of a Government farm whereof the bailiff is a Mr. Brewitt. This official had the luck to be deemed "indispensable" throughout the war. Still considered "indispensable," he continues to occupy a position which might with advantage be filled by a man who has served. Indeed, amongst the men at the Training Centre, whose occupation largely consists in grinding turnips for the bailiff's cows, there are believed to be more than one capable of fulfilling his duties quite as well as he does himself—though "disabled."

Shelter for Children Refused.

The serious character of the house shortage was made manifest when William Locke, a ship rivetter earning £3 17s. 6d. a week (supplemented by £1 a week earned by his wife), applied to the Portsmouth Guardians to have his five children taken into the Workhouse, being unable to find accommodation for himself and family elsewhere. His application was rejected by 10 votes to 8; but, having served his country, he might have been spared the insulting criticisms levelled at him by some of the Guardians, more especially by Mrs. Kingswell and Councillor S. Salter—who should have recognised that only desperate need would force a respectable man to plead for his children's admission to the Workhouse.

Local Limerick.

(*A barber has been discharged by his employer at a moment's notice for whispering in customers' ears and taking afternoon naps.*)

There once was a barber, alack,
Who in scraping and cutting was slack;
He slept in a chair,
'Stead of mowing your hair,
Now his wages are paid by the sack.

A Brutal Butcher.

Dead ponies are apparently the only cheap meat in Byfleet. A local tradesman who was convicted of starving one to death the other day, was let off with a fine of £5. A correspondent points out that in view of the present profits of retail business such a penalty is valueless as a deterrent, and suggests prison or the cat. We say so too!

A Councillor's Vapourings.

At Mitcham, Surrey, it was proposed to fix up a captured German gun as a trophy. Among the "conscientious objectors" to the scheme is a Mr. Spackman—who wants, if you please, to forget all about the war, and is terribly afraid that if an old gun stands on the famous green the good folks of Mitcham will become "imbued with the spirit of militarism." Less on the strength of these absurd fears than upon the homely ground of expense, the Council finally decided to adjourn the matter for 12 months. Meanwhile, Mr. Spackman should have his "bumps" felt.

"Bexhill Gas."

In our issue dated March 6th, under the above heading, we asked why gas at Bexhill should cost 7s. 5d. per thousand cubic feet, while at Windsor it costs 3s. 10d. per thousand. We have received no explanation of this discrepancy, but dozens of similar queries; such as "Why is gas 8s. 9d. per thousand at Toddington, Beds?" "Why 7s. 6d. at Uckfield, Sussex?" "Why 6s. per thousand at Beverley, Yorks, when Sunderland gas is only 1s. 5d. per thousand, *less discount*?" If the respective Companies can justify these glaring differences, we shall be glad to hear from them.

An Undesirable Record.

If someone in uniform called at 41, Carlisle Street, Bradford, he might be able to induce the Record Drapery Co., which advertises from that address "Blankets direct from the Loom," to live up to its claims. Several correspondents who have sent money inform us that they can get neither goods nor satisfaction, though their orders were acknowledged and despatch promised within seven days. A reminder brings a request for further time, or else there is no reply at all. If the concern has no stock, it should not advertise; and until it explains itself, no one should send an order.

Receiver and Thief.

One of the maxims of British justice is that the receiver is worse than the thief. This appears to have been forgotten by the Yarmouth Magistrates, who the other day handed out three months' hard labour to two ex-soldiers for having stolen 80 gallons of petrol, but discharged the man who admitted having received it. This individual, Allen by name, was able to procure a number of parsons and other persons of more or less importance, to testify as to his honourable character. Nevertheless, the facts remain that he received the tank of petrol from an R.A.F. lorry and from the hands of a man in uniform, and proceeded to bury the loot in his back garden, where it was unearthed by the police!

Too Old at 29.

The Civil Service Commissioners are not treating ex-Service men with equal justice. It is undoubtedly not fair that a man up to 25 should be entitled to sit for a qualifying examination while a man of 29 is excluded. One who enlisted in October, 1914, and served until January, 1919, winning the Military Medal in April and being wounded in July the same year, finds himself "too old at 29." It is very hard cheddar. Other things being equal, a man is as good at 29 as at 25.

Abominable Leniency.

One day Edward Evans, of Aberhafesp, Montgomery, was fined by local Magistrates £10 for riding a pony up a steep hill until it dropped dead. The next day Evans saw an old dog, belonging to a widow, lying beside the dead pony, and "kicked it and stoned it until it died." On this occasion the Bench fined the inhuman brute £2. It is abominable leniency in our opinion. Soft-hearted Magistrates we can applaud at times. Soft-headed ones simply make justice look as idiotic as themselves.

Long Winded.

Now that they have a new broom at the Ministry of Labour, he will oblige apprentices whose indentures were interrupted by the war and who were therefore promised State-aid, by making a dust. One of them who has resumed his previous work says that, though his agreement was signed last August, he "has not had a penny since." He has partly to support an aged mother as well as pay his lodgings, and is already £40 in debt. He has written dozens of letters to the Ministry. All he can get out of them, when he gets anything at all, is that "the matter is receiving attention." If the matter doesn't receive cash very soon, the Ministry may take it that they will be severely dealt with.

THE IDEAL EASTER GIFT
IS A
"JOHN BULL" PEN.

"A Doubtful Firm."

Respecting the Self-Help Employment Co., to which we referred recently, one of the firm's employees—who is also a discharged soldier—writes to explain that he was sent to the job by the Labour Exchange. If he had refused, he would have been struck off the register and left penniless for declining work. It appears, therefore, that the Local Exchange is to blame for not finding out the character and status of concerns to which they send men.

"Casualty" Beasts.

Butchers are familiar with what are known as "casualty beasts"—meaning animals that have been slaughtered before their time on account of accident or disease. Unfortunately, to judge by one or two recent cases, there seems to be no sure guarantee against the indiscriminate sale of these carcases for human consumption, more than one prosecution instituted by the Food Ministry having mysteriously broken down. No one might object to a steak from a bullock killed, say, through a misunderstanding with a passing motor-car; but the prospect of being served by the butcher with joints from cattle slaughtered "to save their lives" is not a pleasant one. The new Food Controller must look into the matter.

The Credit Chemist.

A Mr. Greet, of Newbury, propounds the query why a customer who pays weekly for his milk and bread should receive three months' credit for a Seidlitz powder. It does seem a long way to Tipperary; but there is such a thing as payment by results.

Forbidden Footer.

A Sunday or two ago a number of young chaps took the air in Hyde Park after tea and started kicking a tennis ball about in an unfrequented corner. Three policemen pounced upon them, summoned five, and visited the homes of the others to reprimand them for their sins and warn them for their future salvation. The youths summoned were fined 8s. each. Other forms of recreation are permitted in Hyde Park even on Sundays, and in these days it is absurd to make such a fuss over such a trifle. Why not set aside a corner in the Park where youth can have its healthful games without danger of prosecution with the utmost rigor of the law? Sabbatarianism in public places is quite out-of-date.

A Woman's Woes.

Mrs. Muggeridge, a Ramsgate widow, is in hard case. Sixty years of age, she left Penge with a 17-years-old daughter to take a letting house at Ramsgate, where she thought she could make a living. The letting failed; she was unable to pay her rent; she had to accept parish relief; she contracted bronchial asthma; and she is now, on the application of her landlords, under a month's notice from the County Court Judge to clear out. "If they turn me out into the streets," she laments, "my living will be gone. I have some people in now, and I have been paying my rent since the New Year. I have walked the town through but I cannot get rooms or a house." If anybody in Ramsgate would like to help an afflicted soul to obtain a restful and profitable abode, now is the acceptable time.

"Salvation" or Damnation?

A poor fellow afflicted with deafness, but otherwise strong, appealed to the S.A. for the assistance that they boast to give, and on the strength of which they get money *ad lib.* Work, was the man's request, to which Chaplain J. J. Linacre replies from 22, Whitechapel Road: "Owing to your infirmity, deafness, it is not possible for us to enter you into any of our institutions." Their excuse is their condemnation—it is exactly because of their claim to assist afflicted people that the S.A. obtains so much money from the public. Then, with a Pharasaical hypocrisy, the Chaplain says: "I implore you not to do anything rash, nor become reckless." Can he care?

A Contributor to Revolution.

Six houses at Alexandra Street, Southend, have been converted into shops. This fact is in itself bad enough in all conscience—if such a word can be used in such a connection—but worse is to follow. Having so successfully confiscated necessary housing accommodation, the owner, through his agents, Messrs. A, Prevost & Son, of High Street, Southend, informs a discharged soldier that he is prepared to consider offers on a basis of £250 per annum on a seven-year lease, plus a premium of £500. The agents state that the tenant's references must be satisfactory, but no mention is made of the owner's. As these premises appear to be worth about £100 a year, we think that the owner is like the whale that swallowed Jonah—getting an unreasonable "profit."

CANDID COMMUNICATIONS.

This page is devoted to Open Letters to Celebrities, Notorieties, and, occasionally, Nonentities.

To General Sir Nevil Macready, Commissioner of Police, New Scotland Yard.

Dear Commissioner,—I do not know whether or not you have a report of the remarks made by Mr. Cecil Chapman, the Westminster Magistrate, concerning two policeman who swore that in their observations of a defendant they "acted independently to a certain extent and did not compare notes at all"; whereas the facts show, I think, that they acted so collusively as to vitiate their evidence in regard to time and circumstances. "I am satisfied there has been a mistake about the time," said Mr. Chapman, "and the notes are so exactly alike that there is no doubt about their agreement." It is evident, therefore, that these two men copied their notes one from the other, and then lied in order to procure a conviction. The safety of the citizen demands the scrupulous fairness of the police, not only in intent but in method, and it is my pleasure to take the present opportunity to acknowledge that this principle is with the great majority of the men not less a point of personal honour than an official duty. But what say you to this particular case? John Bull.

To the Chairman, Board of Guardians, Weymouth.

Dear Sir,—I have read with the greatest satisfaction an account of your treatment of the veteran of 92, a hero of Balaclava, Inkerman and Sebastopol, who applied to you for admission to the workhouse infirmary. You placed him in a seat beside you and told him he might stay in the institution for a week as an honoured guest. I understand he is to have "everything of the best," and that it is your intention to endeavour to obtain help for him from some national fund, so that in his grand old age he may be saved from the stigma of pauperism. In this you have shown yourself to be, in the truest sense, a Guardian of the Poor, and I honour you for it. John Bull.

To the Vicar, St. Clement's Church, Chapeltown Road, Leeds.

Reverend Sir,—I note from the Parish Magazine that though the clergy are willing to do the usual offices for the dead, "this can in no case apply to Sunday funerals," and really it seems an unnecessarily drastic regulation. Perhaps there is a special reason for your rule, but until I hear it I shall continue to think it unreasonable that a funeral service cannot be held on the day when the largest number of people can pay the last tribute of respect to a lost friend or relative. It should not be difficult to avoid the hours of regular service. No doubt Sunday funerals mean a little overtime for the clergy—but, after all, there are six sermonless days in which to recuperate, aren't there?

John Bull.

To Bailie Gibb, Musselburgh.

Dear Bailie,—When a young miner was recently before you on a charge of indecent assault, you seem to have gone out of your way to suggest to him the excuse of drunkenness, although the prosecutor asserted that when the police saw the offender he was quite sober. You replied, "I believe the accused was half drunk; otherwise he would never have done a thing like this"—and, in your anxiety to lay another crime to the account of "the Drink," you imposed a penalty of only £3 or 20 days. No doubt you are quite satisfied at having made your little temperance point, but I am wondering what you would say if your own daughter had been the victim of one of these abominable offences. And other men's daughters *are* just as important, you know! John Bull.

To William Ewart Cogging, Kimberley, Notts.

You Lucky Man,—I call you that because sentence of six months' hard labour for an inhuman assault on a mother 58 years of age, strikes me as pitifully inadequate. It was proved that you went to the old woman in her bed, and, without provocation, struck her in the face with your fists and beat her with a poker. You had ill-used her before—and yet you get off with less than many a man has received for poaching a hare. If I had my way, such cases as yours would get the cat; and I hope that if you appear again before a Judge, he will take steps to reach your conscience through your only sensitive part—your skin. John Bull.

To the Rev. B. G. Bourchier, Vicar of St. Jude's, Garden Suburb, Hampstead.

Dear Vicar,—You have said and done a great many manly and courageous and helpful things in your clerical life; your spirited protest against the Pussyfooters of the United Kingdom Alliance, at the end of their meeting in the Free Church, is yet another to be recorded with congratulation and remembered with gratitude by all those who view with contempt, if not with disquietude, their efforts to make our country dry. I agree with you that they are attempting by their campaign an incalculable wrong; I do not think it will be consummated. For the moment I have not time to say more, but I thought it was due to you that I should spare time not to say less. Good wishes!

John Bull.

To Messrs. R. Cooper and E. Thorp, Justices of the Peace, Southport.

Gentlemen,—On recent occasions I have called attention to the unsuitability of many Magistrates for the seat of judgment in Children's Courts. There is strong reason to believe that you are glaring examples of the unsuitable. I have in mind the case of a ten-year-old Wigan boy, which is reported thus: "The case had been adjourned from Wednesday, when it was stated that the telescope had been taken from a stall on the fairground, and was found in possession of the defendant." You sent this child to a reformatory school for five years, a sentence which has almost the likeness of ferocity. I find it difficult to imagine any circumstances which would palliate such an infliction—and if a Magistrate had dealt with a child of yours with the same severity, I have no doubt whatever you would have denounced the sentence as atrocious. John Bull.

To Mr. R. C. Greenwold, Roman Road, Colchester.

Dear Sir,—No doubt you owe your high place in the Guardians' ballot for the Registrarship mainly to the fact that you are a clerk in the employ of the Clerk. If you had known how the Guardians were playing at marbles inside while you and the other candidates were waiting outside, you would have felt queer all over. An ex-Service man, single, as against a lady and other ex-Service men, married, you led the ballot with 9 against 8 for the lady. The following ballot you and the lady tied at 9 each. Next time the Guardians gave you 10 and the lady 9. Then they had another go and gave 11 for the lady and 11 for you. They proceeded on the long trail again and you and the lady came out at 11 to 11 once more. For "sudden death," the Chairman dropped in a white at the request of the meeting, to end the momentous proceedings—and the white was for you. That is how and why you are Registrar for Colchester now. If I were you, I should wish the Chairman a merry Christmas. John Bull.

To the Very Rev. J. A. Robinson, D.D., Dean of Wells.

Dear Doctor Robinson,—For some reason which I should very much like to know, but which you have carefully concealed in a clouc of unconvincing excuses, you have refused permission for Wells War Memorial to be erected on the Cathedral Green, notwithstanding the fact that that is the site unanimously desired for the monument by the relatives and friends of the fallen brave. It is such actions as yours that widen the deep breach between the Church and the people; and I trust that a little reflection on your part will convince you of the unwisdom of your refusal and induce you to reverse it. John Bull.

To W. Merryless, Esq., North of Scotland and Shetland Steam Navigation Company, Aberdeen.

Dear Mr. Manager,—Your autocratic attitude in the case of Captain Burgess, the dismissed skipper of the ill-fated *Fetlar*, has roused my ire. The skipper was exonerated from all blame respecting the wreck of *Fetlar No.* 1, and was given command of *Fetlar No.* 2. Then suddenly, and without any apparent cause, he was summarily dismissed, and, to the demands of the public (expressed in a monster petition) you—on behalf of your Company—reply by turning the matter down in a manner that would do credit to His Infernal Highness, Wilhelm, by curtly saying that you have "nothing to add on the subject." Your action in dismissing Burgess may be questionable, but there can be no question about your refusal of an inquiry—it is a frank confession of your fear of the light of publicity. John Bull.

To Councillor Miss Weston, Folkestone.

Dear Madam,—During the discussion in the Council of Mr. Mumford's motion against increasing the wages of a Conscientious Objector more or less surreptitiously employed at the baths, you intervened in the debate to defend and support the Conchy. "If I had been a man," you stated among other things, "I should not have been a Conscientious Objector, because I should not have had the moral courage. It required more moral courage to be a Conscientious Objector than to go out and fight." That last sentence of yours, madam, is a deliberate and gross affront to every man who fought that you and so many of us might live. Also it is not true. During the war it was always safer to funk than to fight; always cheaper to fail than fall. The Conchy, madam, will be for ever contemptible in our island's story. John Bull.

To F. W. Wordley, Esq., J.P., Mayor of West Ham.

Dear Mr. Mayor,—A certain policeman in your borough holds a certificate from a Canning Town doctor that his wife and two children, under treatment for influenza and pneumonia, need milk—the normal cost being 3s. 8d. a day. I understand the constable took the certificate to the Town Hall, where the Food Control ordinarily supply milk to sick persons at half-price. There he was informed that the Committee had decided to exclude all members of the police force from the benefits of the reduction. This strikes me as a most invidious distinction, Mr. Mayor. Even as a wage earner he hasn't much to waste in riotous living at £3 10s. a week. I am told that this differentiation of treatment specially imposed by the Committee, on the top of the natural anxiety induced by sickness at home, is causing great dissatisfaction in the police force. Can you do anything to remedy the grievance? John Bull.

A DOOMED DEALER.

CRUEL OPERATION OF AN URBAN BY-LAW.

A familiar figure, until quite recently, in the Brentford Vegetable Market was an old fellow named Richardson, well over 70 years of age. To-day he is among the missing. The reason is that the other day he was caught selling a few "spuds" retail in this wholesale market. The expulsion by the Brentford District Council robs him of his livelihood, and leaves him to depend on charity, with the Workhouse as a last resort. Our strong impression is that if only the market officials had been a little more tactful, a little more patient with an old man's foibles, all might have been arranged without resort to this desperate remedy. It is even suggested that sale by retail and other "illegal" practices have been extensively winked at in the Brentford Market, and that the authorities were therefore guilty of gross unfairness in deciding "to make an example" of this defenceless old man. Be this as it may, it is hard to see why the retail sale of potatoes from stalls in the market should be such a terrible offence, except perhaps in the eyes of the local profiteers.

GRIMSBY'S GRIEVANCE.

DUTCH FISHERMEN WITH LUXURIOUS TASTES.

We are not surprised that the Grimsby trawler skippers are up in arms at the preference granted to the Dutch ships working from that port. It seems that the Dutchmen, who have temporarily forsaken Ymuiden on account of the transport strike in Holland, get first option on the limited supplies of coal in the port (chiefly by paying more for loading), with the result that the local vessels go short, and can make only two trips to the foreigners' three. They also, until recently, absorbed a considerable proportion of the town's limited sugar ration—whilst they have a confirmed habit of collecting our silver currency, which is at a premium in Holland, carefully paying for all their purchases here in paper. Though foreign ships are entitled to hospitality, it should not be extended at the expense of our own men, most of whom have long and honourable records in the mine-sweeping service. If there is any reason for the suspicion expressed by one of our skipper correspondents the case for an Inquiry is strengthened. He asserts that several Grimsby men who were prisoners in Germany believe they have seen some of the visitors before!

HELPING THE POLICE.

A CASE WHERE PUBLIC SPIRIT DID NOT PAY.

Mr. A. Juniper, of Brighton, will, we should say, think twice before he assists the ends of justice again. A man—who had several times previously been accused of unprovoked assault—struck him in the face without warning, broke his pipe, and seriously injured him. More because he thought his assailant a public danger than for personal retaliation, Mr. Juniper took out a summons—with the result that the offender was certified as insane and removed to an asylum, thus being deprived of the power for future mischief. Thereby, we think, Mr. Juniper did a real service to the community. His reward, however, is that, on applying for his costs—the modest sum of 10s.—he is informed that it is impossible to recover from his assailant (although he had an Army pension of £1 per week) and that his service to his fellow citizens should be sufficient recompense—which is all very well as far as it goes, but is scarcely calculated to enlist assistance from the general public in the preservation of law and order. Poor men cannot afford to make financial sacrifices to help a service for which they are already taxed, and it is high time that a rule were made whereby in such cases as this, the costs of a public-spirited citizen are paid out of Court funds.

SAMPLE BOOT OFFER.

BOOTS, like all other articles, can be produced at almost any price—so much depends upon the quality of material and workmanship; but when Barratt's (a firm with a reputation to uphold) offer sample pairs of full Chrome Box Calf Boots, made on the hand-sewn principle, at **30/-** a pair, post paid, that offer is worth thinking about.

HOW IT IS DONE.

Large purchases of leather, mass production, direct from factory to wearer—that's the secret. Why should you pay the middleman's profit, when you can get such quality boots at first cost?

We would rather talk quality than price because no other firm makes better boots than Barratt's, but we cannot help talking price because no other firm charges so little for such high-grade footwear.

Send for a sample pair to-day, and if you think they are not worth 50 per cent. more than you have paid for them, return them to us, when your money will be refunded in full without any quibbling whatever.

DESCRIPTION: Full Chrome Box Calf, very pliable; tough medium-weight soles; comfortable shape; welted (hand-sewn) principle, ensuring flexibility and inside smoothness; solidly built and very comfortable. Suitable for town or light country wear. Every pair guaranteed.

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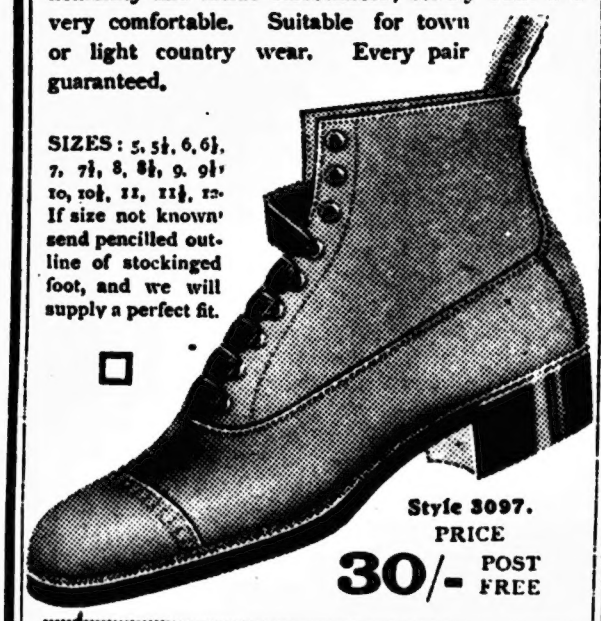

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FINDING WORLD-WHIPPERS.

By A. G. ("SMILER") HALES.

In the Midlands I have already started the public trials. One youngster, whose name for the present I do not desire to mention, gave me a superb exhibition of boxing. He is only eight stone six, and with a little further tuition will make the best in the world sit up and do some thinking. I got Pedlar Palmer, who was in the district, to give this boy a trial, and the Pedlar's verdict was: "Give him a bit more time, gaffer, and he'll make the Yanks and Frenchmen pack up and go home." I think this find of JOHN BULL will give Harold Jones a great fight within the next two months, if the fine Welshman is willing to meet him for a purse at one of JOHN BULL'S competitions for novices and new blood generally. Jim Slater, the Walsall currier, is the best middleweight I have come across in my quest so far. Slater fought Harold Probiss in the Walsall Town Hall on the night of March 24th, and pleased me immensely. Mr. Bob Parsons had billed Slater as JOHN BULL'S Boy, and when he stepped into the ring he received an ovation. Splendidly game, very fast and cool, he soon proved he was a real fighter. His opponent was one of the pluckiest fellows that ever pulled a shirt off, and for seven rounds took a fearful gruelling like a lion. It was no mere slogging match. Both lads could box, but "Young John Bull" was faster, stronger, and the better puncher. His second, Kid Plested, threw the towel in for Probiss when he saw his pupil was beaten all ends up. I have seen hundreds of fights in London that would not compare with this one for pluck or quality. The winner is a superbly made lad of twenty, fashioned out of the material that of old time made the Black Country world-famous. He is sure to be seen in London before long, and the present bunch of middleweights in the metropolis will know this youngster to their sorrow, when he has had a bit more experience. Slater meets "Pasha" Jones at a JOHN BULL tournament in the Town Hall, Walsall, on the 15th of April, and it will be a battle worth journeying from London to witness.

All particulars about this great night next week.

A PARSON'S FURY.

VILLAGE QUARREL THAT MAY END SERIOUSLY.

The quiet village of Kempsey, in Worcestershire, is the arena of a personal quarrel that threatens serious hardship to the peaceful inhabitants. The chief parties to the dispute, which has lasted far too long, are the Vicar of the Parish, the Rev. C. M. Horley, and a local medical practitioner, Dr. Leslie Fletcher—the squabble having originated in certain strong objections taken by Dr. Fletcher to the tone of the Vicar's teaching on the subject of sexual morality, but this was merely the beginning of a "dirty linen" display that amounts to a public scandal. The extent to which a beneficed clergyman may forget the dignity belonging to his office is evidenced by the following letter from the Vicar, which Dr. Fletcher, unwisely perhaps, has pinned to his surgery door:—

> Dear Sir,—I am glad that your servant heard what I called you, and again I repeat in writing that you are a damned bully and a damned coward, and I invite you to have me up for libel, and am prepared to prove my words up to the hilt, but am only afraid that you will not dare to bring the matter into a court of law.—C. M. HORLEY.

We might have ignored this unedifying dispute between two gentlemen who ought to know better, were it not for the fact that in a small place like Kempsey it is of vital public importance that there should be harmonious relations between those severally responsible for the "cure" of bodies and souls. We could cite instances in which the quarrel has already operated to the grave disadvantage of the villagers. In the public interest, Vicar and doctor must shake hands and be friends.

THE PRINCE OF WALES TRICKED.

CRUEL FAILURE OF THE GREAT NATIONAL FUND TO HELP WAR SUFFERERS.

By Charles Palmer, M.P.

THERE was no finer idea than that of the Prince of Wales' Fund for the relief of sufferers by the war. It was started under the personal auspices of the Prince with a great and patriotic flourish of trumpets. The nation responded with splendid readiness—those who gave of their wealth did so that the poor might not suffer. But there were those who shook their heads. They remembered the old scandal of the Patriotic Fund—of the millions hoarded while the poor old soldiers starved and their families found the workhouse. Much that has happened since the National Relief Fund got to work has confirmed the worst forboding, and I say, unhesitatingly, that if the Prince of Wales knew how the cold hand of officialdom has chilled the great fount of charity, he would not have given his approval of the scheme. It is not too much to say that the Prince has been tricked and the benevolent have been tricked as well.

For many months there has been a deliberate denial of help when it has been most needed, and at a time, too, when the State grant of the unemployment donation has made it much easier for the official-minded persons who administer the Fund to spread the net of charity wide and gather within its merciful meshes all who are sore distressed. What is happening in one London suburb is happening in others, and the tale of refusal of aid is common throughout the country. The complacent gentlemen who signed the last report, covering the nine months ended June, 1919, admit that there has been an "actual decrease in the rate of expenditure on civil relief" during that time; they confess, too, that of the original total of more than £6,500,000 they had a balance in hand of nearly £2,500,000. Yet it is impossible to secure a single penny of help for such cases as these—I set them out from the official report of the Hammersmith Borough Council, merely saying this: that JOHN BULL knows of other cases equally bad, and that if the public conscience isn't shocked by such a recital, then we as a people have already forgotten what gratitude and humanity mean:—

(1) Married man, age 35, six children, ages from 13 years to 6 months. Business closed upon his joining the Army; discharged medically unfit in 1916 with a pension of 8d. per day for twelve months.

(2) Married man, age 48, with five children from 11 years of age to 4 months, receiving unemployment benefit of 11s. per week.

(3) Man, age 68, with six sons, all of whom joined the Army; three were killed; two were discharged disabled, and one is still serving. Total income for father and mother and the two disabled sons left in the family—12s. 3d. per week.

(4) Widow, age 40, three children; husband killed in France—pension under consideration, no income.

(5) Married man, with wife and three chidlren; suffering from neurasthenia brought on on account of the war—pension under consideration.

(6) Man, age 38, married, with four children from 15 to 6: unable to get permanent work since demobilisation, ill with pneumonia, no income.

Now I have no hesitation, first, in declaring it to be a national scandal that such cases should be found in the midst of this rich and luxurious London of ours, with the profiteer "ramping" in half the necessaries of life, and the war-wealthy flaunting their gains—with the inevitable result of embittering the souls of those who are suffering because of the war. Could there possibly be a greater indictment of the administration of the Fund than that money should be hoarded while the cry of the children is loud in the land? And am I too severe on the Fund when I assert that the Prince of Wales was tricked into giving his splendid support? Because I am certain that, if he had known how a deaf ear and a tight fist would be offered to want and misery, he would never have lent his great personality to the movement or paid, as he has paid from the beginning, the whole of the wages of the clerical staff of the Fund. The Prince was determined that the generosity of the nation should not be abused in one direction—he provided against that; the misfortune is that the abuse of that generosity has taken another form.

It has been my duty to make personal inquiries into the condition of things in Hammersmith. Distress is deep and poignant—many families are on the verge of starvation, and yet there is no organisation to give immediate relief, and so tide over domestic troubles while the cases are being investigated. The Hammersmith Council have had a number of applications for assistance, and they have made grants to the amount of £250—not a huge sum in all conscience—against receipts from the National Fund of £100. And this brings me incidentally to a point which I think should be cleared up at once. In the last report of the Committee which has been expending its energies and collecting money "for the Assistance of Germans, Austrians and Hungarians in Distress," I find this entry: P.O.W. Relief Committee, per Dr. Marke—and against it sums amounting in all to £840. Yet the claims of the ex-soldier suffering because of the war made upon humanity by the Germans and the Austrians are denied by the Prince of Wales' Fund!

In the past, the curse of organised charity has been its soulless Officialism. This curse has made itself felt in the King's Fund, and it has continued over a long period. Two years ago JOHN BULL called attention to a poor widow, with a family, who applied for help. She had to pay 1s. 6d. for a doctor's certificate, another fee for a copy of her marriage certificate, and then, after being kept waiting a few weeks, she received—2s. 6d.! It is time the Fund was taken out of the hands of those who administer it with so little regard to the legitimate claims of war sufferers, and that the remaining money was quickly spent in stopping the tears of the widow and bringing comfort to the man who, having fought, now finds himself forgotten.

THE TERRORS OF THE LAW.

BASELESS THREATS AGAINST MISSING CHARLADY.

The Headmaster of Moorlands School, Headingly, Yorkshire, Mr. J. H. Raundrup, engaged a woman from Leeds to work at the schoolhouse. And "work" was the word for it. The "hours" were mostly all day long, and the labour of the heavy sort—scrubbing, cleaning, carrying coals, and any old thing that wanted doing. The wages were 12s. for a five-day week, out of which this woman had to pay her own tram fares. However, when all is said, nothing can excuse the awful conduct of the charlady, who actually threw up her job without giving proper notice. But Mr. Raundrup was not to be played with. In course of post, the absconding cleaner was favoured with the following communication from the offended pedagogue:—

> You left your work here yesterday without giving legal notice and taking with you one day's wages, *i.e.*, 2s. 5d., which you had not earned and which is therefore my property. I had a police-sergeant up at the school yesterday, but before putting the matter in the hands of the police, I will give you the opportunity of repaying promptly the 2s. 5d. which you owe me.

It is our duty to advise Mr. Raundrup that a criminal prosecution would be unlikely to succeed, the case being obviously one for an action for damages in the local County Court. Perhaps, on the whole, the schoolmaster's wiser course would be to accept, say, 1s. 6d. in full satisfaction, and walk over to Leeds and fetch it. Life is so short!

BUMBLE'S CHARITY.

NO HELP FOR BLIND MAN UNLESS PROFIT IS SHOWN.

It was sweet and kind of the Bridport (Dorset) Guardians to find employment for a blind man, Frank Pomeroy, who otherwise might have become chargeable to the rates. So much nicer to put the poor fellow in the way of earning an honest living as a basket-maker at the Workhouse! And not expensive, either. Three pints of milk a day, a grocery ticket worth 10s. weekly, meat ditto 1s. 2d., and 4s. a week in cash—total weekly remuneration £1 3s. 11d.! The blind man, however, was not satisfied; like an earlier recipient of Bumble's rare and refreshing gifts, he "asked for more." Instead, he got the "sack." That is the way with Bumble. Thus politely the Clerk to the Guardians explained the situation to the Secretary of the General Workers' Union, of which poor blind Pomeroy was a member:—

> The matter has been before the Board, and I am requested to respectfully inform you that the employment of the person you name by the Guardians resulted in a loss to the Board, and they have therefore given instructions for his employment to cease. The out-relief previously granted will be continued for a fortnight.
>
> J. J. ROPER, Clerk.

At the end of a fortnight, presumably, the poor fellow will have to go tramping in search of some private employer who can sweat a profit out of his sightless labour. The Bridport Guardians cannot. And no more generous conception of their duty to a poor blind man finds lodgment in their shrivelled souls.

OFFICE TENANTS ON THE RACK.

CITY OF LONDON PROPERTY CO. TURNS THE SCREW.

Among the letters which reach us on the present racking of office tenants by landlords is one relating to the operations of the City of London Real Property Co., Ltd.—a concern which paid its ordinary shareholders 13 per cent. per annum for each of the six years to April, 1919, when the 50s. share was converted into five fully-paid £1 shares by a transfer from reserve to capital account, without the holders being asked to pay a penny. The Company has since paid an interim dividend equivalent to 15 per cent. on the old capital. Now this Company owns a number of big buildings of offices in the City, and it is evident the Directors have passed a resolution, *nem con.* or thereabouts, that the time has arrived to turn the screw on their tenants, who accordingly received notice to quit and have been enabled to occupy their offices as from June next only by agreeing to pay double their previous rents—which in some cases had been increased 150 per cent. In addition, they are compelled to sign a nine-years' agreement and to undertake to pay at the end of five years any increase in rates and taxes imposed over the 1919 level. This enterprising Company has on its board of directors Lord St. Davids, who is the noble legislator who arose in the House of Lords less than three years ago to proclaim that profiteering is wicked, and that he "thought" it might be said that "every Investment Company in the City of London had lost by the war." If he has changed his opinion, he is at liberty to let us know.

BUSINESS TIDE TURNS.

PROSPEROUS DAYS AHEAD.

NEW AMBASSADOR'S OPTIMISM.

BUSINESS prospects are brighter to-day than at any time since the Armistice.

For one thing our exports are at last leaping ahead. For the first two months of 1919 exports of British goods amounted to just over £94,000,000. For the first two months of this year they amounted to well over £191,000,000, **an increase of over 103 per cent. That is to say, they more than doubled themselves.** If we take re-exports as well the increase is even greater. Our total exports (including re-exports for January and February this year) amounted to nearly £240,000,000 as against nearly £104,000,000 in 1919, **an increase of 130 per cent.** These figures, hidden away in the Trade Returns, indicate a coming wave of prosperity.

"The present favourable trade signs," says Sir Auckland Geddes, our newly-appointed Ambassador to Washington, "are no more flash in the pan, but a steady and increasing flame. The tide has turned; I think we are going to be on the right side."

Further, he continued, the demand for goods to-day is so great that every hour's work we can put in can find a market for its products.

Two further pieces of information confirm the soundness of this opinion:—

First, the large and increasing number of opportunities now open in all trades, businesses, and professions, to men and women with scientifically trained minds.

Second, the fact that men and women who have trained their minds to greater efficiency are now trebling and even quadrupling their wages, salaries and incomes.

This is shown by the vast number of letters pouring in daily at the Pelman Institute from readers who have trained their minds by means of Pelmanism. Extracts from many of these letters will be found in the 46th Edition of "Mind and Memory," which also contains particulars of the New (1920) Pelman Course. Any reader interested in this question can obtain a copy of this book gratis and post free by writing (or calling) to the Pelman Institute, 15, Pelman House, Bloomsbury Street, London, W.C.1.

STRIKING INCREASES IN INCOMES.

REMARKABLE LETTERS FROM ALL QUARTERS.

PELMANISTS SUCCESSFUL IN ALL BRANCHES OF BUSINESS AND PROFESSIONAL WORK.

In every part of the country to-day there is a race between rising prices and rising incomes.

The rising cost of living cannot be controlled by individuals, although, as our leaders tell us, it can be by the community as a whole working to increase production and to cut down unnecessary expenditure.

But the rise in income-earning power is a matter which individuals *can* control. They *can* increase their incomes by increasing their efficiency and making fuller use of their opportunities. And that many are doing this is shown by the letters which are being received daily by the Pelman Institute.

STRIKING LETTERS.

Here, for instance, are a few examples given by Pelmanists in their own words:—

SALARY INCREASED 300 PER CENT.

"Please accept my best thanks. . . . I have improved 300 per cent. in salary." From a Clerk.

INCREASE OF £200.

"I have benefited very greatly on the financial side, having just recently received a rise in salary of £200 a year, bringing me up to £550, a figure undreamt of a year or so ago. I consider that the Pelman Course is, from the standpoint of money alone, a most profitable investment, and from the intellectual standpoint a veritable resurrection of the mind."

From an Electrical Engineer.

£1,000 FROM AN IDEA.

"I have cleared over £1,000 from an idea which materialised by the Pelman methods, so you will understand better than I can write it the gratitude I feel towards the Pelman Institute."

From Pelmanist, M.10,572.

DOUBLED TURNOVER.

"I doubled the turnover of my department last year. This year I am doing better than last. I am always originating new ideas, and have a vivid and well-disciplined imagination." From a Manager.

£1,000 BENEFIT.

"In £ s. d. I benefit to the extent of £1,000 at least this year. That is not a boast, but a true business fact, and I can prove it. . . . When I go abroad, as I do a good deal, or if I feel out of sorts, down in the mouth, etc., I have a good dose of Lesson V. Lesson V. is always in my kitbag on my foreign travels."

From an Importer.

BUSINESS MAN'S TRIBUTE.

A well-known business man writes:

"I do not see how anyone can study the Pelman lessons seriously and not gain thereby, reaping a reward which—besides its definite and, in my case, tangible advantage—also brings with it developments which have no parallel in money values.

"To those of my acquaintances who have been sufficiently interested to ask my opinion of the Pelman training I have said—and shall continue to say:

"'Take it—follow instructions carefully—and if at the end of the Course you do not admit having gained something good, right out of proportion to its cost, I will personally refund your outlay.'"

SIR THEODORE COOK AND PELMANISM.

As Sir Theodore Cook rightly says:—"Money is not everything; but it is a good standard by which to judge the advance or retardation of certain definite qualities; and by that standard Pelmanism is every day proving its value. Heads of great business firms do not send the controllers of their chief departments by the dozen to the Institute in Bloomsbury Street unless they feel the process is worth while. And to me one of the clearest symptoms that Pelmanism is on the right track is the fact that it provides the same foundation for men and women of every class, every profession, and almost every age."

SMALL COST.

It is the desire of the Directors of the Pelman Institute that the benefits of Pelmanism shall be placed within the reach of the largest possible number of people, and the fees have therefore been fixed at the lowest possible figure compatible with the individual instruction which is given to every man or woman who takes the New (1920) Course.

EMINENT AUTHORITIES' ADVOCACY.

Amongst those who after full investigation have written in praise of Pelmanism are:—

Sir Arthur Quiller-Couch	T. P. O'Connor, M.P.
Sir Harry Johnston	Sir H. Rider Haggard
Sir Wm. Foster Fraser	E. F. Benson
Sir Wm. Robertson Nicoll	E. V. Lucas
Gen. Sir O'Moore Creagh, V.C.	Sir Frederick Bridge
The Rt. Hon. J. M. Robertson	General Sir F. Maurice
	Max Pemberton

and many others. But the most conclusive testimony of all is that of the thousands of men and women who have taken the Pelman Course, and by means of Pelmanism have doubled their efficiency, have broadened and enriched their minds, have won promotion to higher positions, and have in many cases trebled, quadrupled, and even quintupled their incomes.

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Further, the experiences of thousands of Pelmanists have been carefully studied, sifted, and tabulated, and the lessons drawn from these have been worked into the new Course, together with a number of illustrations which greatly aid the student. Remarkable as were the results secured by practising Pelmanism in the past, it is certain that these results will be greatly surpassed by those who enrol for Pelmanism now

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The New Pelman Course develops just those qualities most needed for success in every conceivable career.

By means of this system you can quickly and permanently eliminate all such weaknesses as:—

—Forgetfulness	—Timidity
—Mind Wandering	—Weakness of Will
—Brain Fag	—Lack of System
—Indecision	—Lack of Initative
—Dullness	—Indefiniteness
—Shyness	—Mental Flurry

which handicap so many people to-day and prevent them from "getting on."

And at the same time Pelmanism develops such valuable qualities as:—

—Concentration	—Self-Control
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—Quick Perception	—Tact
—Energy	—Management
—Will Power	—Organising Power
—Decision	—Idea-Creation
—Foresight	—Salesmanship
—Judgment	—Directive Ability
—Initiative	—Reasoning Power
—Originality	—Accuracy, and
—Imagination	—Debating Power
—Ambition	—Conversational Charm
—Resourcefulness	—A Reliable Memory

which will be of the greatest assistance to you in any walk of life.

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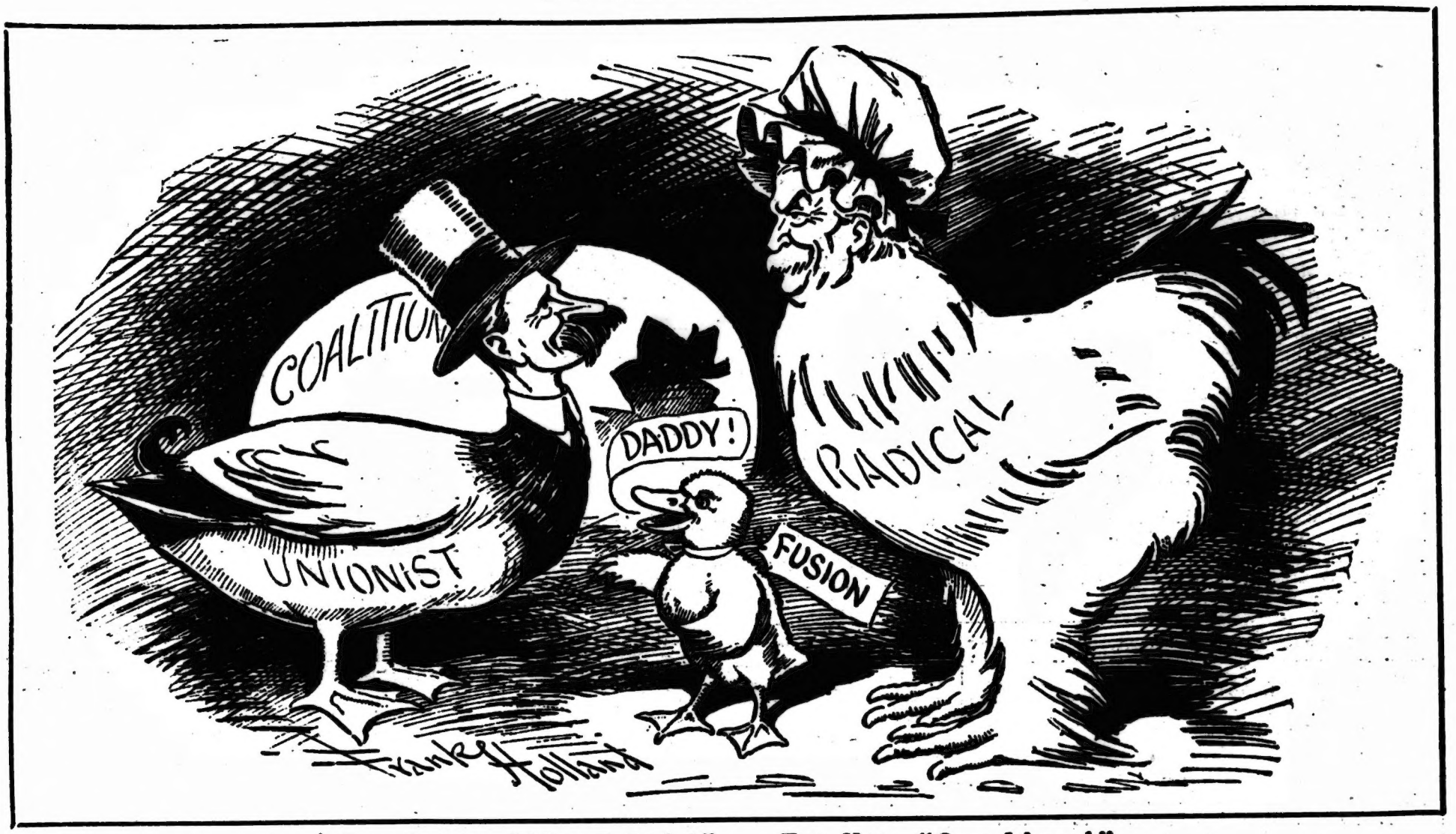
PARENTAL PRIDE.



THE DRAKE: "Mine, I think?" THE HEN: "Ours, I hope!"

A "NASTY" DISCUSSION.

INDEPENDENT OFFICIAL VICTIMISED BY BACKSTAIRS INTRIGUE.

At a recent meeting of the Aberdeen Harbour Board a recommendation was received from the Docks and Pilotage Committee that Mr. William Gall, employed for 12 years past as Berthing Master at Torry Dock, should be awarded the Order of the Boot. One member of the Board, Mr. John Brown, of Redhall, thought it might "save a nasty discussion" if the matter were put aside for further backstairs consideration in Committee; but, as this suggestion did not meet with general approval, the Board were favoured with the usual farrago of hints and innuendoes that passes muster for truth on such occasions. The only definite charge against the Berthing Master was that he had been in the habit of receiving what are known as "backhanders" from the owners of vessels seeking berths at Torry Dock, but in support of this allegation not a scintilla of evidence was produced, Mr. Gall having apparently been the victim of a conspiracy to defame his character.

It was admitted that in the allocation of berths at Torry Dock, especially during the war, the Berthing Master had "trodden on the toes" of certain members of the Board, the only tangible complaint against him being that he had on occasion been "insolent" towards any who sought to usurp his lawful authority. It is incredible that an official with 12 years' good service to his credit should be removed from his post in this hole-and-corner fashion, and we consider that, in endorsing his dismissal at the hands of the Docks and Pilotage Committee, the Harbour Board have been guilty of a gross injustice. The least they should have done was to order an exhaustive Inquiry into the circumstances, offering the widest facilities to the Berthing Master to justify his conduct.

PITY THE POOR!

ALLEGED SCANDALOUS NEGLECT OF NECESSITOUS INVALIDS.

There is a great hubbub at Hastings because the new Medical Superintendent of the Poor Law Infirmary, Dr. E. L. White, has seen fit—and we heartily commend his action—to disclose the scandalous inadequacy of the provision made by the Guardians for the care and treatment of the sick poor. The investigation of Dr. White's grave charges has been conducted behind closed doors, but enough has transpired to arouse the keen indignation of the ratepayers, who will be satisfied with nothing less than a full Public Inquiry. We gather that Dr. White's scathing reports occupy 39 typewritten sheets of foolscap, his strictures covering almost the entire field of administration at the Infirmary. The milk supply, so vital to the health of the patients, is declared to be "in a scandalous condition." Lavatory accommodation is deficient. "The lavatories are badly kept, old and insanitary." The description of the mortuary suggests an improvised shambles rather than a decent laboratory for the performance of post-mortem examinations. "There is no provision for isolation of infectious sick."

Such are a few of Dr. White's damning statements, selected at random from a report that covers column after column of a local newspaper. "I cannot conceal from the Board," he writes, "my astonishment at the continuance of a condition of things at once scandalous and shameful." The "astonishment" of the Medical Superintendent is shared by the ratepayers of Hastings, to whom the whole story has come with a painful shock of surprise. Their inclination is to suspend judgment until the whole of Dr. White's allegations have been publicly examined, as they should be without a moment's delay.

A DEBT OF HONOUR.

EX-SCHOOL-TEACHER'S BITTER STRUGGLE WITH STARVATION.

Among old-time pensioners writhing in the grasp of the profiteer, perhaps the hardest case of all is that of the retired school-teacher, too often lacking the rudiments of a decent subsistence. We could cover this page with concrete examples of the hardships arising. A week or two ago we heard from a lady who, after more than 30 years of faithful service in the cause of education, had been retired upon a "disablement pension" of £26 a year, this pittance having been secured only by deductions from a none too generous salary. If further illustration were needed, we might cite the case of two Elementary School headmasters in the poorer districts of London, retired after 45 years' service on pensions of £34 2s. and £32 6s. 8d.

True, the School Teachers' (Superannuation) Act, 1918, makes far more generous provision, by laying down that teachers retiring after the 1st April, 1919, shall be pensioned on the full Civil Service scale; but, unfortunately, the Act is not retrospective, and the veterans of an earlier day will have no share in its bounty. In Scotland, curiously enough, the position is quite different, arrangements having been made by which the old-time pensioner may share in the disbursements of the Teachers' (Scotland) Superannuation Act, 1919. Determined if possible to secure equality of treatment between the two countries, a number of retired teachers in England and Wales are pressing their claims upon the Government through the medium of the National Association of Retired Teachers, of which Mrs. Louisa Walker, of 15, Tanza Road, Hampstead, N.W., is the Hon. Sec. The membership fee is only 2s. 6d., entitling to all the benefits of the Association. Union is strength.

Theory & Fact

THE Theorists *think* that Nationalization would benefit the country. They *think* it would work smoothly. They *think* it would increase the output of coal. They are most anxious to discover whether their theories are correct. Let them start by Nationalizing their own properties and effects, and seeing what happens.

We cannot afford to ruin Britain in order to prove that a Fabian may be a fool!

Whilst Theorists *Think,* the Public *Knows* that the profits of all private enterprises taken over by the State have automatically become losses.

The Coal Industry, directed by men who have devoted their lives to its process, is a great national asset. It imposes no responsibility upon the taxpayer, but by its enormous contributions to the sum of taxation, materially lifts the burden from the professional, the middle and poorer classes.

Nationalized Mines would within a few years become a liability, as every other nationalized service has done. Nationalization means that the mines would be everybody's business, and everybody's business is nobody's business; and the cost of production and the price of coal would inevitably rise.

The Theorists say that if the Mines and the other Industries are nationalized, the profits of those concerns will be turned over to the State.

But what Guarantee will they give to the Public that there will be any Profits?

The Coal Owners (the Investing British Public) have nothing to hide. They are prepared to give every publicity to their accounts, and to share with the miners the fair profits of their business.

That is as just an offer as any Industry has ever made. They demand in the interests of the Nation that they should control their own business like everyone else. Under their expert direction output will increase and prices will be reduced.

Under expert control the Consumer benefits; but under

NATIONALIZATION

— *The Consumer Pays*

St. James's 8—A.B.C.F.

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THE PEOPLE'S PULPIT.

The readers of "John Bull" discuss matters of Public Interest.

In giving publicity on this page to views of correspondents, preference will be accorded to brief letters bearing name and address for publication.

All envelopes and letters must be marked "P.P." in left-hand corner.

Letters for this page must relate to public as distinguished from personal, topics.

For short acknowledgments of communications and replies to other letters—selected from our general mail—see "Letter Bag," page 22.

Subsidise Whole-Wheat Meal.

If the present subsidy on the loaf could be changed to a subsidy on whole-wheat meal (not the adulterated article we had during the war), pastry and fancy cakes made from white flour would then become a luxury, and be paid for as such; while the genuine brown loaf, made from whole-wheat meal, with the help of a smaller subsidy, could remain at its present price. That would be a boon to poor folk, especially those with families to feed.—Edward Bishop, Hollins Lane, Warrington.

The Horse's "Day."

Better conditions having been secured by the working-class generally, we might spare a little consideration for the working-horse. Thousands of them are regularly covering a return journey of 24 to 30 miles daily, *loaded each way*. The result is a 14 to 15 hours' day, *and all work*. If a horse drags a load a dozen miles it should travel home empty. There are many other cases of overwork, including extra night work. Can't we find a remedy, or has the policy of "grab" to prevail over "humanity"?—Wm. R. Parkinson, Longfield Road, Bolton.

Pussyfoot "Poison."

Many shiploads of American "whisky" are coming into this country. We cannot blame the American people for voting prohibition if the dope they send us is a sample of what they were used to. The evil results of this stuff can be seen daily, and in allowing this reject of America to come over here we are doing more for the "Pussyfoot" cause than its advocates could ever do themselves. If the dock labourers now took "direct action" and refused to handle this poisonous stuff, it would be one step in the right direction.—A. Macdonald, Dumbarton Road, Partick.

Wages and Prices.

At a recent meeting of steel-workers, Tom Griffiths stated, "For four years the workers have tried to make their wages overtake the high cost of living, but have absolutely failed." Now the coal-miners demand an additional 3s. per day. If they succeed, prices will be readjusted and the miners will just be as badly off as before. But what about the poor wretches who have had no rise of wages, or only doles inadequate to meet the already enormous increase in the cost of living? God help them; evidently the miners won't!—John McLean, Hazledene Road, Chiswick.

Trade Union Blacklegs.

As Trade Unions object to any person who hasn't served an apprenticeship or become a member of a Trade Union, isn't it time they prevented their own members from "blacklegging" in other spheres of labour? Thousands of Trade Unionists work at their own trade during the day, and at night betake themselves to other jobs, acting as cinema operators, attendants in theatres, music-halls or cinemas, chauffeurs, or a host of other jobs. By this blacklegging they are keeping other men out of work, and also helping to keep wages down for that particular job, as they work during the evening at a far less rate than their "Union" pay.—John T. Barnes, Hoxton Street, Bradford.

Five Guineas is paid to the writer of the most interesting letter. That amount has been sent to Mr. J. L. Attwooll.

Outraging their Church.

Have the Sinn Feiners ever thought of this—That every fresh outrage committed in Ireland is an outrage to the Catholic Faith—to the Catholic Church? It is also a good excuse for others to cast slurs and insults upon their brothers and sisters earning their living peaceably in other countries!—Chris O'Brien, Circus Street, Liverpool.

The Ghosts of Gallipoli.

I feel like becoming a Bolshevist when I hear that all the blood and treasure squandered on Gallipoli was for the sole purpose of making Constantinople safe for the "unspeakable Turk"! The ghosts of our slain men must shriek aloud on that foreign strand, at the pity of their useless sacrifice. Are the survivors of that bloody shambles going to sit tight while the infamous pact which betrays their dead comrades becomes an established fact? If they are, they are not the men I thought they were!—A. F. Bangs, Inverness Road, Brighton.

Clothes and Contagion.

On account of the increasing business done in second-hand clothes, the public should be warned of the danger which arises from selling and buying wearing apparel which has not been properly disinfected, as contagious diseases—skin diseases especially—are conveyed by such clothing. Why not a stamp or descriptive ticket on all secondhand clothing, notifying that the articles have been disinfected or sterilised by the sanitary authorities?—J. Leonard Attwooll, Chetwynd Rd., Southsea.

Medical Appeal Boards.

If an ex-soldier desires to appeal against a decision of the Ministry of Pensions he is entitled to have his case submitted to an Appeals Board, on the understanding that their decision is final. Now the Board as constituted is a servant of the Ministry of Pensions, so an applicant would be more satisfied with the decision if the Board consisted of, say, a representative of the Ministry of Pensions, his own doctor, and a local J.P. as Chairman.—Edwin Mooney, Avenue Hill, Leeds.

Mercantile Marine Heroes.

The men of the Merchant Service practically saved this country from starvation—and now the war is over those who have been disabled, and the widows and children of those who lost their lives through enemy action, are slowly starving to death on the miserable pittance allowed them by the various institutions concerned. Instead of the Government making a loan to Germany, let them first make a grant to these people, and thus enable them to obtain at least the ordinary necessities of life. They stood by the country in its hour of need, and the country must stand by them and their dependents!—Thos. J. Hansen, Carlisle St., Cardiff.

Real Education.

As a broad-minded nation, are we doing the best for our children by our present system of education? Do youngsters get any enjoyment or benefit by poring over a quadratic equation—or is it going to assist materially later? Teach them something about human life, the human body—and the general history of the nation. When the weather is suitable, let them go into the country and study nature. There's enough medicine there to cure any complaint under the sun!—Bert G. Webber, Gilbert Rd., Bristol.

German Toys.

For a good few months disabled ex-soldiers have taken to toy-making for a living; at the same time, they are hoping and trying to keep out all German goods—but they are trying in vain. The Germans are now using their munition machines for toy-making, mouth organs, razors, etc.; there is quite a good supply of German goods in the shops, which means that the buyer must be making a fat profit, otherwise he would not handle the goods. Where do our disabled ex-soldiers come in?—Thos. A. Yates, Park View Terrace, Nelson.

Double Shifts and Coal.

About a month ago, a certain dyeing company in our village commenced double shifts, enlisted the services of a good many unemployed—and as they were booked up for months to come, the poor fellows thought they had "struck oil" at last. Their jubilation, however, was short-lived. The place had only been on double shifts two weeks when *the coal ran out*. That is the chief reason why manufacturers dare not commence night shifts! Yet the miners are now threatening another strike. Their *leaders* ought to be placed on "strike pay."—J. Walton, Ashgrove, nr. Keighley.

Surplus Hospital Materials.

The Government must have thousands of blue flannel "hospital" garments which the mothers of England would be only too glad to purchase, to "make over" for their offspring. Surely the authorities could "cut its losses" on the material and let us buy cheaply and not *via* contractors! Dorcas societies, sewing guilds and parochial clubs and schools would willingly purchase bales of warm woollen men's garments, to use up in their own particular spheres, and so substantially help the harassed mothers of large families.—Mrs. L. M. Orton, The School House, Bredhurst, Chatham.

Remember their Calvary!

I suggest that on the morning of Good Friday—and every Good Friday morning henceforth—a Special Service be held in every place of worship in the land in memory of "Our Glorious Dead." In commemorating supreme self-sacrifice no other day could be more appropriate than Good Friday in a Christian country. City and Town Councils and other public bodies might attend their Cathedrals and Parish Churches in solemn state. Such services might help to make of Good Friday the solemn day it ought to be, instead of the mere roystering Bank Holiday it seems to have degenerated into of late years.—Charles Stanley Leadbetter, Gt. Ducie Street, Manchester.

"JOHN BULL'S" WEEKLY CINEMA.

Let's hope they'll make the best selection
In this small General Election.

George's confession of his fears
The Labour Party greets with jeers.

Through March, who gracefully retires,
We almost could dispense with fires.

If Austen really wants to save,
Let him this scandal stop—it's grave.

Is it worth Saving?

Save £3 3s. 0d. on the price of a suit by snapping up this offer at once. These Government suits at £3 3s. 0d. each will give twice the wear of an ordinary 6-guinea suit. They can be obtained in all sizes and a wide variety of colours.

This is anti-profiteering of the highest order. Every suit is strongly made and well-tailored, and has been separately inspected and passed by Government experts.

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Go to your own clothier and examine them for yourself. If he cannot supply send us a line stating three things—his name and address—your own name and address—your height and chest measurement. (Send no money.)

We will soon arrange to supply you, either through your own clothier or through a retail mail-order house.

But be prompt, or you will lose your chance. Time is very precious when such genuine bargains are going.

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The price of these suits has been limited by the British Government to £3 3s. each, to help to reduce the cost of living.

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PILFERING THE PE

The Scandal of Industrial Life Assurance—Flagran

By THE

THOSE of my readers who remember my old fight with the Prudential Assurance Company, between eight and nine years ago, will not be surprised that I should take a very special interest in the remarkable Report just issued by the Committee appointed by the Board of Trade "to enquire into the business carried on by Industrial Assurance Companies and Collecting Societies . . . . . and to report whether any amendment of the law is desirable." Let me say at once, however, that I have no intention of reopening the quarrel with the great Holborn establishment—whose recent Accounts, as I said at the time of their publication, reveal it in the light of something infinitely greater than a purely private enterprise; indeed, I am not at all certain that the true solution of the existing evils connected with Industrial Assurance—that is to say, the weekly pence payments by the working classes in respect of small policies upon the lives of themselves, their children and the others—would not be found in the establishment of a great State Department, of which the Prudential office and administration should be made the foundation.

Flagrant Evils of the System.

I am the more disposed to let bygones be bygones because one of the principal things for which I fought in those days past was a higher standard of remuneration for the hard-worked and struggling army of agents of the Company, who, I am happy to know, are now receiving much more fair and generous treatment than was then the case; and, at the same time it is only fair to quote one paragraph in the Report which, after pointing out that the policies issued by these Industrial Assurance Companies are invariably granted without the right to participate in profits, declares that the Prudential waived its full rights in this respect up to 1915, the policyholders being granted two-thirds of the surplus remaining after the shareholders had been paid an agreed dividend. Thus in the year 1914 the policyholders in the Industrial Branch of the Company received £400,000 out of the profits of that particular Branch, as against £480,000 distributed amongst the shareholders. Nor do I consider it necessary to pillory any particular concern—since, with slight modifications, the criticisms and revelations of the Committee apply with equal force to all Companies and Societies engaged in this class of Life Assurance. I suppose it is inevitable that under a system of Life Assurance in which the clientele of the Companies and Societies consists almost exclusively of poor and ignorant persons, paying a penny or twopence a week by way of premium, there must be, first of all, an enormous proportion of such premiums absorbed in expenses of collection, printing and administration, and that, secondly, in their natural desire to secure business, the Agents must be tempted to hold out promises and expectations not warranted by the terms of the policies—whilst, finally, there must inevitably be a large number of persons who, from one cause or another, fail to keep up their weekly payments—with the result that their policies lapse and they lose whatever they have paid into the Company or Society. There has, of course, also in the past been a temptation to induce poor people to take out policies upon lives in which, in law, they have no "insurable interest," and in various ways are full of loopholes for fraud and irregularities; but an Act passed in 1909—which I had something to do in getting on the Statute Book—has to a large extent cured this evil, although, as the Committee points out, "it is doubtful whether the practice of issuing illegal policies has entirely ceased."

Look Before You Leap.

It is thus important that the public should understand that, apart from legitimate assurances—with the exception of certain classes of policies which existed prior to 1909—the only other forms of assurance now permitted are for the funeral expenses of a husband, wife, widow or child, or of a parent, grandparent, grandchild, brother or sister. Let people, therefore, when canvassed by agents with regard to any kind of special policy, make sure that it comes within one or other of these definitions. Otherwise they will find, when it is too late, that they have simply thrown their money away. I now propose, however, dealing with the three principal evils of the system to which I have already referred. First, let us see what the Committee reports. It appears that there are as many as 70,000 agents employed in the collection of these weekly premiums, and that, apart from any other method of remuneration, they usually take a commission on such collections varying from 15 to 25 per cent. They also get special payment in respect of "new business" secured—in some cases taking the whole of the premiums collected during an agreed period following the issue of the policies—*i.e.*, for the first 12, 14 or 16 weeks. Thus the Prudential pays ten times the weekly premium on each new policy, provided it is kept in force for 13 weeks, and 18 times the net increase in the weekly debit. Summing up these methods, the Committee reports that "the terms of remuneration vary widely in details, but it would appear that, on the general average, the agents of the Company retain about 25 per cent. of all the premiums they collect, whilst those of the large Collecting Societies may receive as much as 30 per cent." Then when you add to these commissions the expenses of administration and the amounts taken by shareholders in the form of dividends, you get the alarming result that 44 per cent., or 5¼d. out of every shilling paid in premiums, goes in expenses of one sort or another, and only 6¾d. comes back to the assured in benefits. Otherwise stated, of 25 millions a year paid in premiums by the insured population, 14 millions only is returned to them and 11 millions is absorbed in expenses and dividends. Well may the Committee observe that "these expenses are too heavy and can be reduced"! Surely some plan could be devised by the State, more or less on the lines of the National Health Insurance scheme, under which there should be a Life or Funeral Assurance stamp issued in part payment of all wages—thus saving the enormous expense involved in the personal collection of premiums of 1d. or 2d. a week. And in this connection it should be borne in mind that the average premiums paid upon all Industrial Life Assurance throughout the Kingdom does not exceed 2½d. per week.

False Hopes and Promises.

This is a very real scandal, and it flourishes mainly in connection with the custom of giving bonuses to the policyholders, as in the case of the Prudential to which I have already referred. Apart from the fact that such bonuses may be suspended for a variety of reasons, the custom has usually been to divide them only amongst those policies which have "become claims" during the current year—the right of the policyholder to the bonus thus being dependent entirely onthe profit made in the year preceding that in which his policy "becomes a claim." And upon this point the Committee makes the following strong observation: "It is a somewhat unfortunate fact, of which much evidence has been produced, that by printed slips attached to the policies, or by pencilled entries made upon the policies themselves, Superintendents and Agents have notified the bonus to great numbers of existing policyholders as though it were an actual vested addition to their policies, and not, as it actually is, a sum becoming due for payment only in the event of the death of the assured, or the maturity of the policy otherwise, during the year to which the bonus relates." It is only fair, however, to mention that, with the exception of the Prudential, most of the Companies have not done much in the way of setting up a Bonus system—although the "Pearl" claims that by certain additions made to its policies some years ago, under a general revision of the tables, something in the nature of a Bonus distribution was provided for. The point, however, is that every Company and Society dealing in Industrial Assurance should issue a special warning against the holding out of any advantages not covered by the policies—such warning being printed in plain and simple language that everyone can understand. The evil, however, would be automatically cured by the system of State administration which I have previously suggested. But here comes the greatest scandal of all. As I have already said, it is more or less inevitable that, with an ever-shifting working-class population, frequently out of employment, and often

NCE OF THE POOR.

Evils of the System—My Appeal to the Prudential.

EDITOR.

with illness in the family, the payment of these weekly premiums is not kept up—with the result that an enormous number of policies lapse. How widespread this evil is will be gathered from the following extract from the Committee's Report: "Under the system of Industrial Assurance as it is practised, *the great majority of the policies effected lapse within a short time.* In the case, for instance, of the 'Refuge' (which, in this connection, is in no way exceptional), it is found that in the ten years 1909-1918, 9,322,366 policies were issued, whilst 6,426,313 lapsed"! What do you think of that? But listen to this: "It was found, from the figures supplied, that in ten of the offices (including most of the largest) nearly five million policies lapsed in the year 1913, *and that nearly four million of these had been effected so recently as* 1912 *or* 1913"! Could there be a sterner condemnation of the method of collection? And, by the way, it is not difficult to understand how the "Refuge" Company has been able to pay its eight directors £70,000 a year, in fees voted by the shareholders and salaries voted by themselves!

Five Million Lapsed Policies.

But consider the amount of lost money represented by the lapsed policies. On the four millions just mentioned the sum is estimated at no less than £500,000—whilst "taking all offices together," says the Committee, "it is probable that the lapses of policies in the year of issue or the year following reach an annual total of five millions"! And who will quarrel with the finding of the Committee that "this vast figure can only mean that there is a section of the population which is repeatedly induced, by the pressure of canvassers and agents, to take out policies, and which discontinues payment immediately that pressure is removed, having lost nearly the whole of whatever premiums it has paid. . . . So long as heavy procuration fees are allowed, it will always pay the agents to devote themselves to ceaseless pursuit of new business amongst this class of the community, regardless of the value of the policies to the assured, or of the probability that they will be kept up." Remember, that these Industrial policies seldom carry any right to Surrender Value or Free Paid-up Policies, as in the case of ordinary Life Assurance. In the case of the Prudential, however, I understand it is the general practice to grant Free Paid-up Policies after the premium has been paid for five years, provided the life assured has attained the age of 15, but what formalities have to be complied with before such Paid-up Policies are issued I do not know. In any case, the scandal is one which cries out for immediate attention at the hands of the State, and it will certainly not be my fault if legislation is not introduced at an early date to grapple with it.

Exploiting the Poor.

If there is one outstanding feature of this remarkable indictment of the existing system of industrial insurance it is that it lends itself to abuse. I must again quote from the Report, because it offers a warning to the poor and the gullible which I hope will be read in every humble home in Great Britain:—

> Despite the vigilance of the Registrar, the public is defenceless against the machinations of any group of adventurers who have neither money nor reputation to lose and whose single purpose is to exploit the system for their own benefit. As regards the formation of new companies, the position is less unsatisfactory; but even here there are cases of gross and reckless extravagance, carried on under the forms of the law, in which the Board of Trade has found itself helpless to give adequate protection to the insuring public.

It is with particular pleasure that I note the Committee's plea for policy-holders compelled to discontiue payments after making contributions for long periods. To prevent the cruel hardships which result they recommend the compulsory issue of free paid-up policies, coupled with a provision requiring the Companies to pay the surrender value of such policies in certain cases. Can you imagine anything more heartbreaking for a man or woman to have contributed for years—and then, because misfortune so dire has come and because the few paltry pence cannot be found, all that has been contributed is lost for ever? Surely such cruel treatment cannot be allowed to continue under the protection of the law. And it is the business of the Government to find a remedy. I have already expressed my own belief that the only cure for the existing scandalous state of affairs will be found in the nationalisation of Industrial Assurance. My readers do not need to be reminded that, speaking generally, I am all against Nationalisation where industry and commerce are concerned. Industrial Life Assurance, however, is a purely social question, and really ought not to be exploited for private profit. We have the actuarial tables to guide us as to a proper premium rate. Already there is the National Health Insurance Department—which, with all its faults, nobody would think of handing over to private concerns. I am sorry that the Committee is not of my way of thinking. It does not, however, give any reason for its view, but simply says: "There are obvious difficulties, and as the system is constituted, it does not appear to the Committee that the State could properly undertake its administration." That surely is begging the whole question. The very point is that the system as at present constituted is fundamentally unsound, and I really cannot congratulate the members of the Committee upon the glib and casual manner in which they treat it as a stumbling-block to reform. I must, however, tender them my hearty felicitations upon the sense of humour which prompts them to say: "It might be practicable to propose a Funeral Benefit, to be administered under the National Health Insurance scheme"! Nothing unkinder about Mr. Lloyd George's "9d. for 4d." stunt has ever been said than that. No, if ever anything *should* be nationalised, it should be Industrial Life Assurance.

My Appeal to the Prudential.

But legislation will take time, and meanwhile I venture to make an appeal to the Prudential Company to give a lead in this matter. It is a great and powerful institution—"rich beyond the dreams of avarice," and its tentacles penetrate every village and hamlet in the kingdom. It has shown of recent years a disposition to adapt itself to the new spirit of the times, and by its treatment of its Superintendents and Agents, its grant on bonuses to policy-holders and its issue of free paid-up policies in the case of lapses, has indicated a progressive spirit which, coupled with its pre-eminence in the Industrial Insurance world, justifies it in setting an example in the way of reform. Let it, therefore, carefully revise its present rules and rates, and the terms of its policies, and issue an announcement which will give a lead to all the other Companies and Societies. In this way, it will automatically wipe out most of the causes which had previously existed for adverse criticism, and will certainly secure such assistance and co-operation as this journal, so widely read by its policy-holders, can afford. Failing some such course, however, I am afraid I shall have no alternative but once more to take up the cudgels on behalf of the victims of a system whose glaring injustices and inequalities have been so ruthlessly exposed by the Board of Trade Committee. In any case matters cannot be allowed to rest where they are, and unless the big concerns themselves take the lead and put their houses in order, I shall, through the medium of these columns, and in the House of Commons, take the matter in hand on behalf of the holders of the 51 million Industrial Assurance policies at present in existence. Fifty-one million policies—think of that! More than one for every man, woman and child in the United Kingdom! Surely when a system has reached such proportions it becomes a State rather than a private matter. And that is the point of view from which I propose to regard it. I have no desire to renew old conflicts with either the Prudential or any other office; but I am determined to see this thing through. People who are unable to protect themselves must be protected. And if neither the State nor the Companies and Societies concerned will provide that protection, then others must. To allow the pence of the poor to be pilfered any longer would be a national disgrace. It is the duty of the State to safeguard the weak—to help those who cannot help themselves—and no one who has taken the trouble to read this indictment of the existing system, and this exposure of glaring evils, can fail to recognise that the Government has a clear duty before it—to protect the slender pockets of the poor.

IN THE BARBER'S CHAIR.

SIR HARRY HAWARD.

Good arfternoon, sir. This chair, if you please. 'Air cuttin'? . . . Thank you, sir . . . *Not too short?* Right. I dessay you've noticed 'ow the close Army crop ain't so popular as it was, sir. Young men are lettin' their 'air grow to disgustin' lengths nowadays. It ain't so long since young fellers didn' mind 'ow short their 'air was, so long as they wasn't short o' cash. Howsomever, money in large slabs never did come my way, an' I don't suppose it ever will. The small tradesman don't see much charnce of *haffluence* in 'is *hold* age. You wanter job under Guv'ment or some local authority fur thet. I wish me mother 'ad wangled a job for me under the London County Council w'en I started out in life. . . .

* * *

W'y the London County Council perticklerly? Well, I was readin' about Sir 'Arry 'Award the other day . . . Sorry, sir; I didn' know 'as I nipped yer! . . Yes, Sir 'Arry 'Award I was mentionin'. 'E was wot they calls Comptroller of the L.C.C. I don't know exackly wot 'is job was. I s'pose 'e 'ad to comptrol somethink or somebody. Enny'ow, it appears as Sir Eric Geddes come along the other day an' offers 'im another job, under the Ministry o' Transport. Electricity Commissioner, I think it was. I s'pose it looked a good thing to Sir 'Arry, 'cos 'e resigned 'is job o' comptrollin' the L.C.C., an' took on with Sir Eric. But wot surprised me, an' wot I'm comin' to, is this: the General Purposes Committee o' the L.C.C. 'as a meetin' an' recommends thet Sir 'Arry be allowed to resign from the Council's service with a superannuation allowance of one thousan' two 'undred an' six quid a yer! . . . *Do I suggest 'e ain't infilled to it?* No, I don't. P'raps 'e is an' p'raps 'e ain't. Enny'ow, 'e's *got* it. But I meanter say, 'e's took on another job with big pay attached to it, and is drawin' somethink like twenty-four quid a week superannuation besides. Now, I orlways unnerstood thet a man wasn't superannuated until 'e 'ad eether served 'is time or was gittin' parst work. But it carn't be eether in Sir 'Arry's case. If 'e'd served 'is time 'e wouldn't 'ave to resign. If 'e was parst work 'e wouldn't 'ave bin picked out by Geddes for another job . . . Orl right, orl right, mister! Look at it as deferred pay if you like, but you needn't git crorss about it. Ennybody 'ud think you was Sir 'Arry 'Award 'imself! [*I reckon that's 'oo 'e 'is, an' I've shoved me foot in it again!*] I meanter say, look at the diff'rences you see. You shove Sir 'Arry's case along side o' thet pore old postman's wot I've jist 'eard about . . .

* * *

Wot pore ole postman? W'y, down in a place called Chailey, a village in Sussex. Arfter bein' the local postman for 47 yers, an' walkin' over two 'undred thousan' miles in the *hexecution* of 'is dooty, 'e 'as to give up, an' receives fifteen quid from the Post Orfice people, with a letter sayin' as it's a compassionate gratuity! Fifteen quid arfter forty-seven yers' service, an' arfter trampin' about eight times as many miles as there are round the earth! An' even then it ain't fifteen quid as 'e's *intilled* to, minjer, but sent to 'im outer compassion. Compassion be blowed! E must be gittin' on in yers, an' I don't suppose 'e stands much charnce of gittin' another job. So, fifteen quid for 'im! W'ereas, Sir 'Arry 'Award is 'anded twenty-four quid a week *fer life*, an' goes to another job wot may be worth twice as much again, if not more! I don't blame Sir 'Arry, but it don't seem fair to the pore ole pos'man, do it? . . . Oh, *thet's a matter of opinion*, is it? Well, you've got *my* opinion, mister, an' anybody's 'oo's ain't the same ain't much clarss, if you awsk me . . . Thank you, sir; goo' day, sir . .

PRINTER'S PIE.

(Half-a-crown is paid to the sender of each item published under this heading. Envelopes must be marked "Pie.")

"Portsmouth Evening News" (bookmaker's advertisement):—"Study Security combined with all vexatious restrictions."

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JOHN BULL AT PLAY.

RACING, FOOTBALL, BOXING AND OTHER SPORTING NOTES.

RACING.

When will the Turf authorities really put their Registry office in order and insist on it being conducted on business lines? The constant obtrusion of the names of unqualified horses on the programmes promoted under National Hunt Rules has told its own tale of official lapses; but when such horses have been allowed to run and win, the procedure becomes nothing short of scandalous.

The flat race season was only a few hours old when particulars of the circumstances by which Sir Abe Bailey's three-year-old Southern was struck out of all engagements, being accepted as a dead horse by the Jockey Club Secretaries, were made public. The bungle arose through one of Sir Abe Bailey's trainers—Cobb—mixing the name of Southern with that of another animal which had met with a fatal accident. But it would have occurred to any official gifted with ordinary "nous" that as Cobb in Berkshire had nothing to do with the training of Southern, the proper thing to do was to get into communication with Sir Abe's other trainer, Reginald Day, at Newmarket, and reference to the daily sporting press would have discovered that the animal was still doing work. Southern, indeed, is very much alive; but the Jockey Club, acting on legal advice, have decided that he forfeits all the valuable engagements, including the Derby, thus far made for him—all as a result of crass stupidity within their domains.

Trespasser looks temptingly handicapped for the Queen's Prize, Kempton Park "Jubilee" Stakes and the Great Metropolitan, in the light of his recent sparkling performances over hurdles. It is now a question of a light-weight jockey being able to do him justice.

Over a month ago we threw out the caution not to dabble where Ugly Duckling and the Lincoln were concerned until the day of the race. We stated emphatically, despite announcements to the contrary, that if the horse ran he would be ridden by his stable jockey. The scratching of the horse, therefore, came less of a surprise to us than most folk. Mr. Lowry's horse is in other Spring handicaps, but possessing a delicate constitution, he should not be meddled with.

Lord Rosebery's Rizzio is known to be a good horse. We are, therefore, wondering what race he is going for. He is in the City and Suburban, Kempton Park Jubilee and the Newbury Cup, although he has accepted for the last-named event instead of his stable companion Maple-durham, who is in the same ownership. Maybe he is being trained for the "City and Sub.," inasmuch as his owner has a distinct penchant for seeing his colours to the fore at Epsom, his "home meeting."

A horse that is going well in his home gallops is Wimasu. Though Sir Edward Hulton's horse has not grown much during the winter months, he has thickened appreciably.

Sir James Buchanan is likely to enjoy the most successful flat race season since Hurry On was carrying all before him. The Scotch baronet owns very promising horses in Cygnus, Plymouth Rock, and a Sunstar two-year-old. The last-named we referred to recently in our notes.

WEEK'S RACING SELECTIONS.

LEICESTER—WEDNESDAY.
Three-year-old Handicap—CREVASSE.
Bottesford Welter—*LE SUND.

LEICESTER—THURSDAY.
Syston Handicap—*FINCHALE.
Wigston Plate—DAMAR.

KEMPTON PARK—EASTER MONDAY.
South Western Plate—ITALIANO.
Queen's Prize—TRESPASSER or WHITE HEAT.
Ashford Plate—*ELLA.

BILLIARDS.

The billiards championship is about to begin, and the public interest in it supports the contention of some of the competitors, and also of Inman, the retiring champion, that the ruling body might have secured a bigger hall for the event. All along our "tip" has been Willie Smith, who, despite his recent indisposition, is in fine fettle. His supporters are supremely confident.

HOCKEY.

Faddists who say that hockey is not a healthy game for girls ought to see some of the matches in the *National News* Hockey League for the ladies' teams of the London Business Houses if they wish to encounter healthy and happy humanity. As one of the competitors recently declared, our Sunday contemporary, in instituting this competition, has caused employers to take more interest in the girls' sports than ever before.

Result of Football Competition No. 27.

The following 43 competitors sent coupons each containing ten winning teams and divide the prize of £250:—C. Allnutt, 50, North Lane, Canterbury; A. Blundell, 88, Marborough Rd., Brynmill, Swansea; J. Bourne, 23, Briant St., New Cross Rd, S.E.; H. Broadhead, 505, Bolton Rd., Bradford; L. E. Broughton, 98, Henry St., West Gorton, M'c; S. Bull, 74, Queen's Rd., Nuneaton; A. J. Catt, 34, Victoria Rd., N.W.1; P. Chrispin, 30, Woodfield Rd., Braintree; F. Clarke, 312, Queen's Rd., Copnor, Portsmouth; W. G. Collier, 72, Higher St., Brixham; A. Cummings, 16, Catherine St., Cambridge; W. Dagley, 11, Upper Dover St., Bradford, M/c; C. Egerton, Wey Hill, Haslemere; S. Elliot, 186, Trinity Rd., Alton, B'ham; S. Gauden, 19, Alma Rd., New Shildon, Durham; D. Harrington, 15, Barnsbury Park, N.1.; G. Hastings, 7, Kilburn Vale, N.W.6; G. Holyoak, 115, Mackintosh Place, Cardiff; R. Huggins, 11, Treeside Rd., Southampton; J. Ivison, 44, Arncliffe Gdns., W. Hartlepool; A. Knapp, 28, Russell Rd., Wimbledon; Miss M. Leak, 38, Avenue Rd., Gorleston; R. Leaman, 6, Braddons St., Torquay; L. Lee, 18, Louise St., Blackpool; A. Macdonald, 367, Wandsworth Rd., S.W.8; C. Mills, 24, High St., Godalming; Mrs. E. Newton, 41, Buddle St., Jarrow-on-Tyne; H. Price, 173, Capworth St., Leyton; F. Profit, White Lion, Mostyn, Chester; H. Reeve, 5, Priory St., Cambridge; A. Rose, High St., Brampton; G. Rotherham, Herne Bay College; S. Rowell, 62, Coleman Rd., Leicester; J. Short, Curdridge-Croft, Botley; H. Smallbridge, Westleigh, Bideford; W. Smele, 4, Lee Street, Pwllgwaun, Pontypridd; F. Smith, 34, Cressingham Rd., S.E.13; W. Sowerby, 36, Portland St., Lancaster; G. Tasker, Rudge Heath, Pattingham; Mrs. W. White, Church Hill, Helstone; J. Wiggnall, 57, Brackenbury Rd., Preston; A. Wilson, 73, Addison Rd., Fleetwood; M. Wood, 159, Front St., Arnold.

Look out next week for a special £1,000 Cup Final Prize which MUST BE WON. On no account miss next week's issue.

FOOTBALL.

Cardiff City's decision to apply for membership of the Second League is another illustration of the Southern League being used as a convenience and a stepping-stone to higher things. The Welsh club is merely emulating West Ham and other clubs which have also kicked away the ladder up which they have climbed.

Interested officials may do all they can for the cause of the Southern League, but this competition appears to be played out when it comes to comparative importance, whilst some of the Southern League football, on the score of quality, could be put to shame by the leading amateur teams.

Rather than the Southern League should eventually die of anæmia, or be relegated for ever to the obscurity of the merely second rate, we would prefer to see revived the project of a National League, with four geographical Divisions and a final tourney in which the respective leaders could play off for the honours.

However, it would seem as though the League clubs already in clover don't care a Bernard Shaw about National interests and the Southern clubs in big towns, which have to content themselves with the Southern League as a stop-gap. Some of the smaller fry in the Southern League are out of their element and would never be missed.

BOXING.

Some weeks ago, when all the offers of millions of francs were being made for the Dempsey-Carpentier fight, we told JOHN BULL readers that it was only the American game of bluff, and not to take notice of any of these "spoof" bids for the fight. Our reason for this we stated was that Carpentier was under contract to C. B. Cochran, and Dempsey had also signed to Tex Rickard—so that all the "spoof" offers to the men were in the nature of a glorified advertisement, as the only men who could fix up the contest this year were C. B. and Rickard. Within the last few days these facts have been admitted, so that "when you see it in JOHN BULL it is so!"

There was a time when outside of the London Boxing clubs it was an exception to find an amateur at all capable of putting up a good show in the annual Amateur Championships. That day is now past. The "schooling" in the gymnasium during the war has developed many a boy who otherwise might never have had a glove on. Nowhere is there a better exemplification of this fact than in Scotland, and quite a feature of last week's championships was the fine form shown by the Northern boxers. Two of the titles went their way—the bantams and feather-weight—in each case the holder being defeated. The new champions are products of the Tancy Lee school, and their form comes as a surprise.

It was good to see the increased interest which was taken by the paying public, and if the Rev. F. B. Meyer had taken the trouble to be present he would not talk "through his hat," as he did a few days ago, when he stigmatised boxing as a gory brutal sport.

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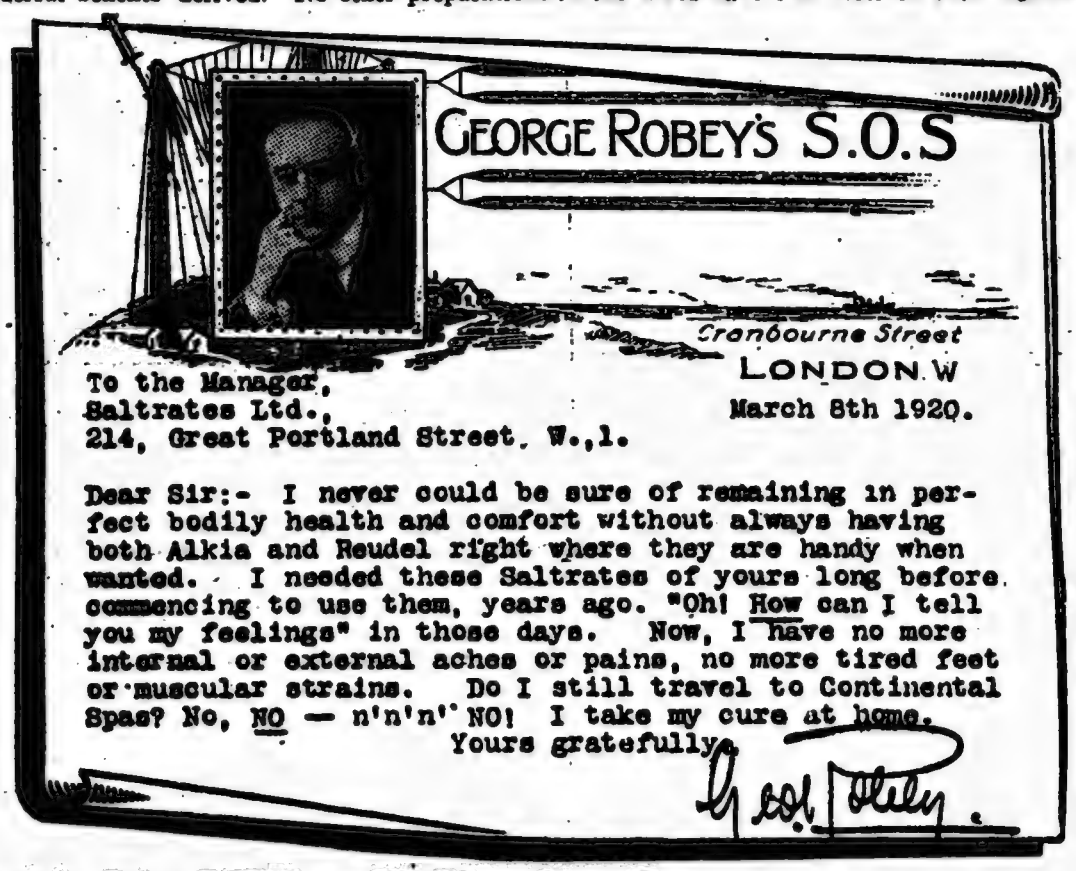
"DO I STILL HAVE TO TRAVEL TO CONTINENTAL SPAS? No, NO. n'n'n', *NO.* I TAKE MY CURE AT HOME"

Says GEORGE ROBEY, the Inimitable Comedian, who, like Harry Lauder and numerous others amongst the really great stars of the Theatrical firmament, has joined the long list of prominent men and women who have used our Saltrates with results so pleasing that they have kindly written us in grateful acknowledgement of the wonderful benefits derived. No other preparations in the world have ever received such endorsement.



To the Manager,
Saltrates Ltd.,
214, Great Portland Street, W.,1.

March 8th 1920.

Dear Sir:- I never could be sure of remaining in perfect bodily health and comfort without always having both Alkia and Reudel right where they are handy when wanted. I needed these Saltrates of yours long before commencing to use them, years ago. "Oh! How can I tell you my feelings" in those days. Now, I have no more internal or external aches or pains, no more tired feet or muscular strains. Do I still travel to Continental Spas? No, NO — n'n'n'' NO! I take my cure at home.

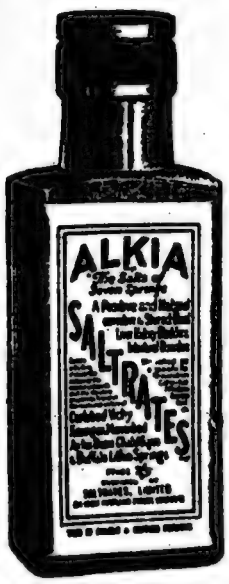
Yours gratefully,

Geo. Robey.

What is Alkia Saltrates?

Dissolved in plain water, it gives you an exact reproduction of the essential medicinal constituents found in famous Spa waters.

The dose. Less than half of what you have been accustomed to take of ordinary salines.
The taste is pleasant; children cry for it. It makes a sparkling effervescent draught.
The effects. Stimulates the liver, flushes the kidneys, purifies the blood, corrects the hyperacidity and other stomach disorders, and eliminates all uric acid or any other impurities from the entire system. Best of all anti-rheumatic agents. Guaranteed free from any depressing or other bad after effects.
The price. Only **3/3** a large bottle. Enough to last the whole family for weeks.



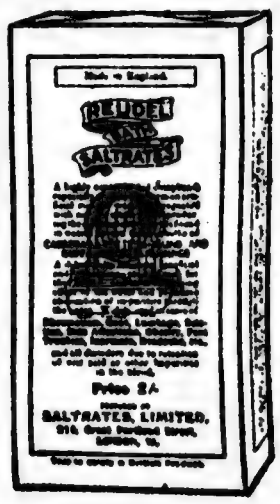
What is Reudel Bath Saltrates?

Dissolve this in plain hot water and you will have an exact reproduction of the highly **medicated** and **oxygenated** curative bathing waters found at celebrated Continental and other springs and spas.

The effects. Softens and brings corns right out, root and all, so there is nothing left to sprout a new corn again, as when you merely cut the top off or burn it off with caustic liquids or plasters.

A **Saltrated Bath** will stop any rheumatic or other aches and pains in muscles or joints **within ten minutes.** Also its strongly antiseptic and healing qualities will cure **bad skin affections** quickly and permanently.

The price. **2/-** a half pound or **3/3** a pound. Only a handful of the concentrated compound is required for a full bath, or a tablespoonful for a strong foot bath.



The above preparations can be obtained from any chemist. Complete satisfaction is guaranteed every user, OR MONEY BACK IN FULL IMMEDIATELY AND WITHOUT QUESTION. Saltrates, Ltd., 214, Gt. Portland St., London, W.1.

"TOMMY AND JACK."

Dealing also with the Discharged Sailor and Soldier and their Dependents.

OUR PLEDGE.—"No case of hardship or injustice, no instance of beggarly treatment or mean cheese-paring, shall go unchallenged or unremedied."—*Horatio Bottomley*, 19th August, 1916.

"TOMMY."

No More Allowance:—A new Army Order states that the allowances to dependents (including special parent allowances) which were issued during the period of the war as a war measure only will now cease in the case of all unmarried soldiers who have extended their service from a date subsequent to 22nd March.

Heroes in Hospital:—We have visited the patients in the Stockport Military Hospital and learned that 1s. 9d. a week only is allowed them out of their credits. By the time a convalescent buys smokes, stamps and stationery he has little left for even a visit to the pictures. The nation and the War Office have forgotten that we were to "love and kiss" those boys if they had the luck to come back.

Passing Mean:—Our troops in Kut were officially ordered to surrender, and were kept in durance vile for two-and-a-half years. When they were released and a financial settlement was made, the officers found that they were granted only half staff allowance, several colonels being thus out of pocket to the tune of about £1,000 each. It is disgraceful that a great nation like ours should treat its servants in this way and force distress on them and their dependents; but it has been ever thus.

An Unhappy Staff:—The men of the Devon Regiment employed on the embarkation staff at Devonport and Plymouth send us a choice catalogue of grievances. They are extremely hard worked and get no leave. Owing to the long hours of duty it was found necessary to grant them a ration allowance of 14s. a week seven months ago, but they have only now seen the colour of the money. Perhaps Colonel Maclean will have a fatherly chat with his staff and find ways and means to make things happier in his department.

"JACK."

Prize Money:—In reply to numerous naval readers, we repeat that prize money will be distributed "early in the Spring," according to the official intimation, and Spring is now here. The money will be allocated to officers and men of the Navy according to length of service, a full share being granted to those who have been at least 30 months at sea. In the cases of those killed on sea service their share will—quite properly—be calculated as if they had been at sea until the Armistice—however short may have been the actual period—and will be forwarded to the next-of-kin.

Beggarly Treatment:—The Navy wants compositors, and is apparently netting them. At the same time Whitehall is not ruining the taxpayer, the pay per annum being a beggarly £12. He would be a very poor London compositor who did not earn this in a fortnight. Printers in the Army receive much higher pay, and even the sailmaker in the Navy is better treated financially than his mate, the highly-skilled and educated "comp." Whitehall is out for a cheap lot. Not only must their compositors be fit to set up type, but they are supposed to act as machine-men as well!

Our Daily Thanks.

From B— D—, Kington, Herefordshire.

DEAR SIR,—I am pleased to tell you that I heard from the Ministry of Pensions to-day that my pension has been fixed, as before, at the temporary retired pay of £140 per annum till July 9th, 1920. It was due to your efforts that this was done, and I thank you very much indeed.

"THE SILVER BADGERS."

Secretaries of Discharged Sailors' and Soldiers' organisations, in sending cases of injustice or other information, should mark their envelopes "Silver Badgers."

Good Luck!—Here's to the Officers' Association, which was god-fathered by Beatty of the Fleet, Haig of the Army, and Trenchard of the "Bird-men." The address of the Association is now 48, Grosvenor Square, W.1, and any deserving ex-officer suffering from the prevailing want of help and employment—particularly the ranker officer—should look up Captain Lawrence, who will take him under his wing.

The King's Roll:—The first edition of the King's National Roll is now in circulation, and contains nearly 10,000 names of patriotic employers who had up to the end of 1919 given the necessary undertaking to engage an agreed percentage of ex-Service men on their staffs. Ten thousand seems a small number, and we hope that by the time the next edition appears it will have been at least doubled.

A Defaulter:—On several occasions we have complained about the treatment of ex-Service men by the General Post Office. In the Accountant-General's Department are many underpaid temporary male clerks whose job does not carry a pension with it. A new Order has just been issued, which states that "Under certain circumstances it may be necessary in the interests of the service to employ a man who has not served in H.M. Forces in preference to one who has so served." We wonder what the "certain circumstances" can be that would debar from Government employment any of the thousands of ex-soldier clerks who are now scouring the country for work.

The Admiralty, Too:—From many letters we have received we are driven to conclude that the Admiralty has not fallen into line with the patriotic employers, civilians being given the pull and ex-Service men being sent empty away.

"The Greatest of These—"

Among the numerous cases we assisted during the week were the following:—

Twice Stricken:—A soldier's widow has several young children, and her only support is the small pension. She also maintained her mother, until she died recently. There were doctor's bills and other expenses to meet in addition to burial fees. The poor woman came to us, and we saw her through. She herself is, unfortunately, suffering from phthisis.

A "Happy" Home:—Husband, wife and five little kiddies have an income of £1 10s. a week. The woman is ill; even the bedclothes are pawned, and rent is due. The wife, fortunately, heard of our little fund.

And Another:—A woman whose husband has been unemployed for eight months is about to be confined, the coming stranger making the sixth. Naturally rent was due, the larder was empty, the children were hungry, and help was wanted towards the welcome of the new arrival.

Destitute:—An unemployed man has two children who are recovering from illness. The landlord had served an Eviction Notice, and the little family was in a state of severe destitution.

Eleven Children!:—A man has been ill for some time, and is about to enter hospital. He has a wife and eleven children, who were badly in want of food and other necessaries when the mother made application to us.

The Common Case:—Men have been demobilised so rapidly that employment cannot be found for most of them. Here is the case of an ex-soldier who has worn out his boots looking for a job. His wife has come out of hospital; the kiddies were hungry; seven weeks' rent was due, and the family was about to be kicked into the street by the landlord.

A VICTIM OF "FRIGHTFULNESS."

(A case typical of the many of distress and hardship which have been relieved by our Fund during the week.)

While that German indemnity lingers in the shades of the "never, never land," some British victims of Hun frightfulness are suffering cruel hardship. An extremely sad case is that of a poor woman at Holloway—prostrated, physically and mentally, and her earning capacity totally destroyed as the result, so the doctors certify, of the shock of a London air-raid in May, 1918. It is a pitiful story. With incredible meanness, the husband of the injured woman seems to have deserted her in her hour of bitter need, and from the date of her collapse has contributed not a penny towards her support. For a time she drew 16s. weekly from the National Relief Fund, but this stopped last November—since when the poor soul has had to pawn every article of value in her possession, including even her wedding-ring and essential clothing, to keep body and soul together. It is hard to acquit the official body handling these claims, a department of the Ministry of Health, of deliberate trifling with the woman's distress. Opposed to their harsh denial of liability we have the certificate of the patient's own doctor, dated as recently as March 12th, 1920, that she is "still unable to follow her occupation" owing to specified injuries "due to an air raid on 20th May, 1918"; while in a letter dated a few days later this same doctor states that to the best of his knowledge his opinion of the case is "in total agreement" with that of the Medical-Inspector who recently reported on it for the Ministry of Health. Obviously there has been a grave failure of justice, which must not be permitted to go unremedied. Meanwhile, it has been our privilege to offer a little temporary assistance from our "Greatest of These" Fund.

[The object of our Fund is to relieve (a) the dependents of our Soldiers and Sailors, and (b) suffering amongst the people generally. No genuine appeal is ever refused, and although we see to it that adequate proof is presented in every case relieved, no harassing or degrading questions are put to applicants. Will you please help? We gladly defray all expenses of administration.]

SUBSCRIPTIONS.

"Tres-co," 10s.; "One in Sympathy" (Bedford), 4s.; Mrs. L. R. (E. Dulwich), 2s.; R. F. (New Southgate), 10s.; E. J. C. (Erith), 10s.; G. V. H. (S. Tottenham), 1s.; W. D. N. (Aberdeen), 10s. 6d.; W. J. W. (Herne Bay), 5s.; H. W. (Knowle), 5s.; Pte. C. C., 3s. 6d.; Mrs. A. S. (Nottingham), 4s.; T. N. (Huddersfield), 5s.; J. A. (Woodbridge), 15s. 3d.; "Six Heathens" (Thornton Heath), 6s.; W. T. L. (Burley), 1s.; W. C. H. (Poplar), 1s.; E. H. H. (Rye), 6d.; Mrs. B. B., 2s. 6d.; "Di" (Croydon), 5s.; "In Memory, S. H. B.," £1 10s.; A. B. T., 2s. 6d.; H. K. B., 1s.; A. L. L., 2s. 6d.; H. M. B. (New Cross Gate), 5s.; "Willing Observer" (Occleston-on-Sea), 2s. 6d.; C. M. E., 5s.; W. A. M. (Golder's Green), 2s.; "Fag," £1; Anon (Norwood), 4d.; A. M. A., £2 2s.; "Mutt and Jeff," 5s.; "The Idiot," 5s.; "Allies Won War Minus Yanks," 10s.; Mrs. A. M. (Northampton), 10s.; E. M. (Highgate), 5s.; "A War Widow," 1s.; F. E. A. T. S. (Ealing), 5s.; K. C., 5s.; "W.," £1; "Fairplay" (Southwold), 2s. 6d.; Mrs. E. C. (Manchester), 3s.; E. P. (Brighton), 3s. 6d.; "Surplus of Horsley Draw" (per F. W. P.), £3 18s.; H. S. W. (Ince), 2s. 6d.; "A Reader" (Brighton), 2s. 6d.; P. S. M. (Balham), 5s.; W. C. H. (Poplar), 1s. 1½d.; E. A. R., 2s.; S. R. (Harrogate), 2s. 6d.; A. R. B. (St. Albans), 5s.; "Grateful" (Maidstone), 2s.; R. G. (Manchester), 1s. 6d.; Mrs. C. (Stoke Newington), 3s.; Staff, N.S.P.D. (Bolton), £1 2s. 6d.; "V. A. D." (Falkirk), 2s.; "Sympathy" (Stratford), 10s.; H. W. H. (Sandown), 10d.; "In Loving Memory of Pilmsoll," 2s. 6d.; Mrs. C. (Birmingham), 1s.; Anon. (Brierley Hill), 5s.; "Love Supreme, H. A. K.," 3s.; "Two Constant Readers" (Golder's Green), 2s.; L. B. (Wellingborough), 1s.; J. R. O. (Bradford), 6s.; "Widow's Mite," 1s.; A. P. (Tunbridge Wells), 1s. 3d.; J. F. P., 3s.; B. B. C. (Scarborough), 5s.; Mrs. H. F. (Stockwell), 5s.; "Paddy" (Singapore), £1; "Snobland," 2s. 6d.; W. H., 1s. 6d.; W. L. (Withyham), 2s. 6d.; "Marcote" (California), £1; "Nithsdale," 5s.; J. H. (Cumledge Mill), 1s.; W. S. P. (Goole), 5s.; J. P., 1s. 6d.; C. J. H. (Portsmouth), 10s.; F. N. C., 1s.; Anon., 6d.; B. W., 1s.; "Mother of Three Soldiers at Blackburn," 1s.; J. W., 2s.; Anon., 1s.; "X. Y. Z.," 2s.; T. C. B., 2s.; K. T. (Bath), 10s.; A. M. (Cheltenham), 5s.; "Bob Levy," 1s.; "Veterans Dinghys Crew" (per A. E. U.), 7s.; Mrs. J. E. C. (St. Briavels), 2s.; "In Memory of a Dear Soldier Daddy," 5s.; W. C. H. (Poplar), 1s. 1½d.; S. N. T. (Durham), 2s. 6d.; "In Memory of Una," 2s. 6d.; "S.," 6s. 3d.; J. S. H. (Ballintra), 19s. 2d.

"The Most Awful Spectacle in History."

MILLIONS OF CHILDREN NAKED AND STARVING IN EUROPE.

Every British Citizen Called upon to Help—But it must be To-day—To-morrow may be Too Late.

WITH HUMAN DESTINY AT STAKE WILL YOU STAND IDLY BY?

Another Helpless Child is Dead—Another—and Another While you Read—and Hesitate!

We have won the War. We are justly proud. We are spending on our well-earned amusements and our comfortable meals **millions of pounds every day!**

And all the time, outside our very doors, a multitude of helpless children and stricken mothers are perishing for want of food and clothes—not One Thousand, Two Thousand, or a Hundred Thousand, but MILLIONS! It is not in China or Thibet. It is in Europe—a mere tourist's trip from where you are reading now. It is not due to natural causes which we might regard as Destiny and for which we might feel inactively sorry. It is part of the price which poor, innocent children are paying for the glorious victory we have won.

A TERRIBLE FACT.

Cruel cold and famine are stalking amongst these hapless mites, without clothing, without fires, or without shelter, and spreading their miserable agony far and wide. It is a terrible fact that in some districts there is **not a child alive under the age of 7 years.**

If we stand by and let such things be without raising a hand or spending a penny to avert the wholesale catastrophe, we are for ever humiliated in the eyes of God and Man.

Your opportunity is Now. All the channels of relief are organised, part by America, under the guiding hand of Mr. Hoover, and part by Britain's "Save the Children" Fund, under the Chairmanship of Lord Weardale, which has this year contributed £150,000 to help the little ones in :—

Armenia.
Czecho-Slovakia.
France.
Hungary.
Italy.
Montenegro.
Poland, and other countries.

HOW WILL YOU HELP?

There are many ways in which you can help—knowing that what you can collect or subscribe will be distributed under the direction of distinguished organisers who know how to apply every penny without waste or misuse.

Lord Weardale will personally acknowledge every donation to the Fund. He is also very anxious to secure the co-operation of Public Men and Leaders of Society—anyone, in fact, who has in the past assisted to raise Funds in the form of Local Subscription Lists, Charity Funds, Dances, Whist Drives, Concerts, etc.

Whatever you can spare—however much or however little—is distributed personally by willing helpers of the Relief Agencies supported by the Fund. Every few pence you can so easily spare means a meal for a poor, starving child. Every few shillings means warm clothes for a poor, shivering, wasted childish form. Every few pounds means shelter, rest, change of air, and kindly care for a homeless infant.

2s. will Provide a Daily Dinner for One Child for One Week.

£1 will Feed and Clothe a Naked and Starving Child.

£2 10s. will Take an Ailing Child to Switzerland, Where Kindly Foster-Parents Are Ready to Give It Three Months' Good Food and Nurse It Back To Health.

£100 Will Feed 1,000 Children For One Week.

The mothers and friends of these starving children know that this relief is British, and every little one saved to-day is a friend for Britain in the future. But it is not for this political advantage that you are going **now** to loosen your purse-strings. You are going to help because you know the comfort and joy of having saved precious lives and of having justly earned the gratitude of the helpless.

In Europe alone, Cruel Cold and Famine are stalking amongst MILLIONS of hapless mites and stricken mothers, who are without Food, without Fires, and without Shelter. Is all this terrible agony nothing to YOU?

THE UNANIMOUS SUPPORT OF EVERY CREED AND RELIGION.

The "Save the Children" Fund is the only Relief Organisation which has the whole-hearted support of the leaders of every movement, every creed and every denomination.

Here are just a few poignant reports by well-known authorities upon the terrible state of affairs that exists to-day.

Sir William Goode, Head of the British Relief Missions, in a letter to the Save the Children Fund, writes: "The real casualty list of the war can only be ascertained if a census be taken in Europe three years from now of adolescent phthisis, infantile and secondary rickets, and other diseases attributable to want of proper food."

Mr. Hoover says: "I commend to the efforts of all English-speaking people the starving young children. There are at the present moment more than three and a half millions in Europe **who will die** if they are not provided with milk. This will have to be done by private charities."

Starvation, Neglect, and Hopeless Drawn-out Agony.

The Lord Mayor of London says: "Words fail to describe adequately, or even faintly to outline, the widespread and acute misery of the children. The funds at our disposal have done little more than effect a tithe of the beneficence that is imperatively demanded. Child life in those regions is a life of starvation, of neglect, oft hopeless, drawn-out agony. Will you help to afford these thousands of little ones something of food, of covering for their poor emaciated frames, something of loving care?"

A Report from ASIA MINOR states: "Many of the poor refugees (from villages burnt by Turks) have even been stripped of their clothes and left naked to die. Thousands of adults and children have not tasted any normal food for weeks, but have existed on roots and leaves and dandelions. The olive-green colour of their skin and deep-sunken eyes testify to their ghastly sufferings. That these poor people—mad with hunger—have in many cases eaten the flesh from the bodies of their dead comrades, needs no further proof than the reports which have reached us from our own representatives in Armenia. Shall we remain inactive while these people die?"

500,000 Fatherless Children in Serbia alone.

SERBIA: A letter from Major Hanau declares: "The war has left Serbia with 500,000 fatherless children, and of these 150,000 are quite destitute. . . . Funds and personnel are urgently needed. . . . The amount of tuberculosis among children is alarming."

Condition of the Children Something Atrocious.

CZECHO-SLOVAKIA: Lady Muriel Paget reports that "relief is greatly needed. The conditions of Turzovka, a district with a population of 50,000 and with only one doctor, furnish an example of the state of the country. Grass is used as a vegetable, while bread is made of straw, bran, and wood. In many villages there is no milk. Children do not attend school because they have no clothes, and they are too hungry to learn."

SUBSCRIPTIONS ON ACTIVE SERVICE WITHIN 24 HOURS.

Whatever you can spare cannot be too small to be of value to the cause. Every penny you collect or subscribe will be **immediately applied to the desperately urgent need of the starving and homeless. Within twenty-four hours your subscription will be doing active good, so perfect is the "Save the Children" Organisation—so eagerly helpful are its willing workers.**

WHAT ONE PENNY WILL DO.

The great call to our humanity and pity surely cannot fail to stir every generous feeling in our hearts. Nobody is asked to deny themselves. Pennies count as well as pounds. **But it must be to-day.**

If every Briton in receipt of wages or income gave even one penny a day for two months only, the children of Europe would be saved.

In some towns in Central Europe there is no milk, no fats, no meats. **Babies who are not fed by their weak, half-starved mothers have no food but frost-bitten potatoes.** In most cases they die. But far greater the tragedy of those that live in this appalling misery. Every week babies are born to people who have literally not one single rag to put round them.

Just think of it, you who live your comfortable lives. The memory of those who died in the war for humanity's sake demands your help in this awful crisis. Let us do all we can before it is too late, so that none can say that we have lived, and that our loved ones died in vain.

Your personal subscription or offer of help should be addressed to :—

LORD WEARDALE,
"Save the Children" Fund, Room 17,
26, Golden Square, Regent Street,
London, W.1.

—but please make it quickly, for every moment you hesitate another innocent life may be forfeit.

SAVE THE CHILDREN FUND.

OBJECT.—To help the children throughout the Famine Areas.

To LORD WEARDALE,

Chairman of Committee of the "Save the Children Fund," Room 17, 26, Golden Square, Regent Street, London, W.1.

Sir,—I would like to help the Starving Children in the Famine Areas of Europe and Asia Minor, and enclose .....
as a donation to the "Save the Children Fund."

NAME .....

ADDRESS .....

.....

J.B. 3/4/20.

N.B.—Offers of assistance and co-operation are invited from Public Men and Leaders of Society—anyone, in fact, who has in the past assisted to raise Funds in the form of Local Subscription Lists, Charity Social Events, Dances, Whist Drives, Concerts, etc. Every Britisher, man, woman, even child, should recognise at once the importance of doing what they can—much or little—to help, and the help must be given immediately.

For Sundays: Morning, the NATIONAL NEWS; Evening, the SUNDAY EVENING TELEGRAM.

All correspondence relating to financial matters should be addressed to the City Editor.

JOHN BULL IN THE CITY.

FINANCIAL NOTES—AND ADVICE TO INVESTORS.

By Our City Editor.

Each enquiry must bear name and address and be accompanied by a Postal Order for One Shilling.

Ontario Loan Redemption.

Holders of the registered stocks of the Province of Ontario have received an offer through Lloyds Bank to purchase their stocks on behalf of the Ontario Government with a view to cancellation. For the 3½ per cents. the price offered is 75 against the recent market quotation of 67; for the 4 per cents., 82 against 76; and for the 4½ per cents., 84½ against 78. These are generous terms which ought to be gladly accepted, all the more so as it will help to relieve the exchange situation. It is decidedly refreshing to find a Colonial Government anxious to pay off debt instead of coming on the market with fresh loans.

Fine Spinners.

Rumour has been busy with the affairs of the Fine Cotton Spinners Company, and the shares were recently run up to 7 on reports that a tempting offer was to be made for the business. Whatever foundation there may have been for the story has not transpired, but the price has since fallen back sharply, and there is a great deal of heartburning in the market because the directors do not take the shareholders and the public into their confidence. They should certainly do so without delay, if only to prevent the leakage of unreliable or unauthorised information.

Investors "Fed-Up."

It is stated that the underwriters of the £4,000,000 6 per cent. Liverpool Corporation loan have had to take about 30 per cent. of the issue—which is not particularly encouraging for other borrowers of the same class, or for the next Government loan on stereotyped lines. Of course, underwriters of this kind of stock are always prepared to take up considerable blocks and can easily finance them, but when a 6 per cent. Corporation issue goes begging it looks as though investors were getting near the end of their resources. Anyhow, the price has gone to a discount, and those who waited can now pick it up cheap. I understand that a Hertfordshire County Council Loan of £2,000,000 has been underwritten, but it is likely to be postponed till after the holidays.

A BUCKET SHOP'S BALANCE SHEET.

From time to time I have had to express an adverse opinion about J. Howard Harvey's group of companies located at 26, Brown Street, Manchester. The principal ingredients of Harvey's mixture are the so-called Manchester Commercial Bank, the Lancashire and Yorkshire Industrial Development Trust, and the Foundation Share Exchange. A simpleton or a confederate (I don't know which) wrote me the other week to say how handsomely he had been treated by the Exchange, and I was glad to hear that somebody had made money out of the business. It is gratifying to know that there is a certain amount of honour among thieves. J. Howard Harvey, however, is trying to off-load £23,000 debentures in his Lancashire and Yorkshire Industrial Development Trust, so the balance sheet seems worth a little study. The capital is shown as £5,000, divided into £4,800 in ordinary and £200 in Founders' shares. There are sundry creditors for £550, and £3,600 is set down as money received on deposit. "Investments at cost" are given as £2,500, and this amount by a curious coincidence does duty in one place as "surplus of assets over liabilities" and in another as "profit." At July 28th last there was £1,270 of cash in hand and at the bank, and the rest of the "assets" consisted of £500 for leaseholds, £1,500 for goodwill, £2,060 for plant and fixtures, £1,200 for debts "due to the company for services rendered and to be rendered," and £2,675 for "establishment and extension expenses." In the profit and loss account this last item is scheduled as "general trade expenses," and among other details I find "salaries and wages, £1,204," "interest and deposit repayments, £2,753," and "printing, etc., £2,075." This wonderful exhibit is signed by "J. Aitken, Auditor," and I wonder what the Registrar of Joint Stock Companies thought when he got it. But J. Howard Harvey is very generous. The Ordinary shareholders would appear to have received 20 per cent., and the Founders £960 in addition to £246 directors' fees and probably a share of the salaries and wages. It is a weird business altogether—and neither side of the balance sheet is correctly added up!

Maypole Bonus—

Deferred shareholders in the Maypole Dairy Co. are to get another nice fat bonus. It is proposed to issue 9,250,000 Deferred shares (2s. each) at par, in the proportion of three new for every four at present held—so that for 6s. a holder will receive shares valued by the market at about 46s. To some of the larger holders the bonus will represent a small fortune.

And A.B.C.

Shareholders in the Aerated Bread Company are, too, to get a bonus—one new share in respect of each at present held—whilst the capital is to be increased to £1,250,000 by the creation of 750,000 £1 shares. The bonus is to be provided largely by writing up assets, and I regard that as a very dangerous principle. Some years ago the company very nearly foundered owing to the practice of issuing bonus shares, and in quite recent times there was an actual loss on the year's trading. Conditions have changed, and a larger margin of profit has been established, but this state of affairs will not last for ever—neither will property always be at its present inflated value.

Argentine Revival.

As recently as 1916-17 the 5 per cent. second Preference stock of the Buenos Ayres and Pacific Railway received a dividend of only 1¼ per cent., and for last year the Ordinary stock got no more than 2 per cent. Now the directors, who are noted for their conservative policy so far as finance is concerned, feel justified in announcing an interim dividend of 2 per cent., and this may be taken as a sure sign of the revived prosperity of the country. Argentine Railways suffered terribly during the war owing to strikes and disturbances (engineered by the delectable Hun) and by the enormous increase in the cost of fuel and other materials. However, they were able to persuade the Government to allow an increase in rates, and they are now benefiting not only by this concession but also by the unparalleled prosperity which the country is enjoying. I have frequently referred to the excellent prospects of the railways, and the B.A. Pacific dividend is a foretaste of even better things to follow.

OUR FINANCIAL LETTER BAG.

EDITORIAL REPLIES.

(All enquiries must be accompanied by a postal order for 1s., and bear the full name and address of correspondent as evidence of good faith.)

A. J. (Queen's Park).—*Guaranteed 3 per cent. t* This is Irish Land stock, redeemable after 1939 at the option of the Government. There would be no particular object in exchanging the investment at present, and there is a fair chance of the price improving.——H. H. (Harlesden).—*Huggins and Co.:* Having regard to the uncertainties of the outlook I should be inclined to sell. The market is pretty near the top.——A. E. H. (Canterbury).—*4 per cent. Funding Loan:* Issued at 80, present price about 70. Redeemable at par (100) 1960-1990. Income tax is not deducted in the case of holders not ordinarily resident in the U.K.——J. M. (Tranent).—*Sapon Soaps:* I regard the shares as speculative, although the company ought to be making good profits at present.——O. P. (Norfolk).—*Genisah Oil:* Fair speculative prospects. *Balkis:* Very doubtful unless regarded as a cheap gamble. *Trincomalee Rubbers:* At the price they are a good speculative purchase.——A. R. (Beckenham).—*Grand Trunk Firsts:* These will be exchanged for Canadian Government Bonds. It is impossible to forecast what proportion the arbitrators may allot them. I do not think you should be in a hurry to sell.——A. B. (Portsmouth).—*Bulgarian Bonds:* Some arrangement will doubtless be made to help the foreign holders, but no improvement can be expected in the near future.——W. S. (Carnoustie).—*British Guiana and Burica Coconut Estates:* The shares are utterly worthless.——V. D. B. (Clifton).—*Textile Corporation:* I have not a great opinion of it, although it may do well for a year or two, having regard to the present boom. *Ural Caspians:* The company owns a very large property, and as it is in strong hands the shares may be regarded as a good lock-up.——M. J. N. (South Norwood).—*Underground Electric:* I do not think you should sell at present. *Ste. Cecile Casino:* I am afraid these shares are worthless.——M. L. (Bundoran).—*Borough of Mornington* Debs. are not quoted on the London market. *Mt. Lyell Mining* paid a dividend of 2s. in December. The present price of the shares is about 27s.——J. H. (Londonderry).—*Molassine:* I believe the company is doing well, and the Preference shares are a good industrial investment.——W. H. (Bandon).—*Vegetable Oil and Lard:* The shares are very speculative, and I do not think much of the prospects.——Cymro (Llanelly).—*Taff Vale Railway:* The present price is about 48. Prospects of ultimate (not immediate) improvement are good.——Sax (Suffolk).—*Mann Egerton:* Your proportion of Ordinary shares ought to prove a good speculation.——E. R. (Kilburn).—*Co-operative Automobiles:* The shares are speculative; as an investment you should look for something more thoroughly established.——S. R. W. (Yarmouth).—*Home and Colonial Fishing:* Glad to hear the company is making progress. I have no reason to wish it anything but success, although its prospects as an investment seemed doubtful.——A. D. (Faversham).—*Petroleum Options:* I do not think you should take up any more shares. It is a very doubtful venture.——A. M. H. (Bradimish).—*Frank Smith Diamond:* The present price of the shares is about 17s. 6d.; prospects somewhat uncertain.——G. A. F. (Bath).—*Anglo-Bulgarian Oil:* Do not touch the shares.——A. J. (Fermoy).—*Victory Bonds:* The price has fallen rather sharply of late. The first drawing takes place in September, and I do not think you should sell at present. I have dealt with the position editorially.——F. M. (Walthamstow).—*Albion Estates:* I do not recommend a purchase.——C. M. (Catford).—*Anglo-European S.S.:* The Ordinary shares (1s.) are about 9s. and the £1 Preference about par. Prospects are encouraging at present.——Anxious Reader (Kinloch Rannoch).—*Shamva Mines and Trincomalee Estates* are the best. *Petroleum Options* are very speculative.——A Regular Reader (Swansea).—*Cadbury's Preference* shares are not quoted on the London Stock Exchange.——H. C. (Bognor).—*Baku "A"* and *Cyprus Oil* have both good speculative possibilities. I prefer Roumanian to Russian oil shares at present, although they will take a long time to come right.——J. C. (Clapham Park).—*Mashonaland Railway Debs.:* Prospects are obscure. The present price is about 57, so you would lose considerably by selling.

(A considerable number of replies are held over for lack of space, but every endeavour is being made to answer them promptly by post.)

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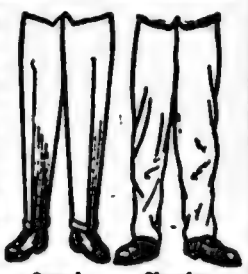

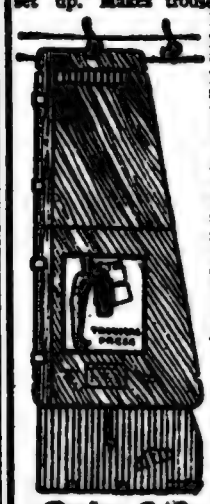

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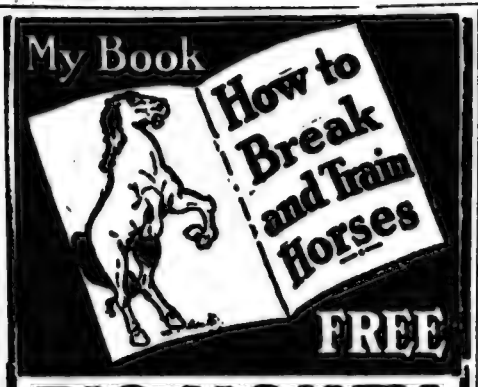

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Send for Booklet "The Art of Shaving," post free.

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HARRIS Tweeds, direct from Scotland, genuine hand made, hard-wearing, all wool tweed, direct from weaver to wearer, 11s. 6d. a yard; selected patterns post free.—A. Driver (Dept. 34), 86, Eastgate, Inverness, Scotland.

BOOTS.—1s. saved. Buy direct from our Northampton Factory. Gents', Ladies' and Children's Boots. Send for catalogue.—John Emmet Ltd. Dept. 7, Northampton.

TWILIGHT SLEEP NURSING HOMES, LTD. Bushey Lodge, Teddington, Middlesex. Resident Physician. Write for booklet, Lady Secretary (Office 21).

HOUSEHOLD MAGIC for Chaps, Chilblains, Colds, Cuts and Burns, is only 1/3 per tin. Homocea Ointment touches the spot (all Chemists and stores) Free sample, 1½d.—Homocea, Willesden, N.W.10.

SACCHARINE TABLETS.—Prices: 500 3/6, 1,000 6/4, post free. Larger quantities at special prices.—D. Doyle (Dept. J.B.), 16, Drummond Crescent, Euston.

KITCHENCLOTHS.—One lot of Lettered Cloths for Kitchen use; lettered "Kitchen," "Pantry," and "Basin"; 21 by 27 inches; 6 for 7/6.—HUTTON'S, 185, Larne, Ireland.

FOR ALL NERVE TROUBLES send postcard for free sample of Curacea—the liquid Nerve Tonic, to Curacea Co. (Sec. 2), Elm Grove, London, S.E.15

CYCLISTS. Just write "CATALOGUE PLEASE" on a P.C., add your name and address, and post it. Right away the greatest of all Mail Order Catalogues will be sent you. Apart from it containing an unusually interesting story it is crammed full of Bargains. 30 Models "CAPTAIN" bicycles, showing a saving of £2 per machine. Tyres, Accessories of all descriptions at an average of 25 p.c. below usual prices. Household Goods, Raincoats, Drapery, Jewellery, etc., Never such a list published before and it's free. Address your card H. Fitzpatrick, Dept. 52, Burnley.

LEATHER DIRECT FROM TANNERY.—Guaranteed free from Glucose. Sufficient for 2 pairs Men's Soles or 3 pairs Ladies. Stout 5/-, Medium 4/6, Light 3/-. Post free. Dept. J., Tannery, Ross, Herefordshire.

YOUR BOOTS COST LESS if bought where manufactured. Ladies' Glace Kid Shoes 16/-. Gents' Boots 22/6. Catalogue free.—Lee's Footwear Co. (Desk 8), Dalkeith Place, Kettering, Northampton.

GRAMOPHONE RECORDS, 12 selections 15/-, brand new. Lists free.—Preece, Dept. "O," Gramophone Stores, 174, Lavender Hill, London, S.W.11

MOUTH-ORGANS.—World's best double sided, 32 reed Concert Vamper 7/6. Complete list. Mouth-organs from 1/6, free.—Sanders, 322, Brockley Rd., London, S.E.4.

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"John Bull's" Letter Bag.

[The EDITOR replies to, and chats with, some of his numerous correspondents.]

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, INSURANCE POLICIES, ETC., *as they are liable to be mislaid. Copies only should be forwarded in the first instance.*

LETTERS *must be addressed to the Editor, or Publishers, 93, Long Acre, W.C.2, according to whether they relate to Editorial or Publishing matters* FINANCIAL, INSURANCE *or* LEGAL *enquiries should be addressed to the Financial, Insurance or Legal Editor, and must each be accompanied by a postal order for one shilling. No fee is charged in respect of other enquiries. Full names and addresses should be given.*

THE Editor returns thanks for the large number of congratulations sent to him by readers on the occasion of his 60th birthday.

"MARC" (Buffalo, N.Y.).—"The average Yankee (who constitutes a good clear majority of our people) is about the best friend John Bull has in the world." And news as we write is that "So far as America is concerned, the Peace Treaty is dead!"

M. R. C. S. (Bournemouth).—In our opinion, you rightly conclude that Nationalisation would be a bad investment for the country, as well as a prolific cause of dear coal and inefficient working.

J. W. S. (Blackfriars).—"Now the Government have provided State aid for the blind they should provide State aid for the deaf and dumb, many of whom are the victims of sweated labour." We cordially agree.

"MOTHER" (Launceston).—Yes, two ounces more sugar, but you must pay 2d. a pound more for it. The Government don't like reducing prices. It hurts their feelings.

"P'S AND Q'S" (Paignton).—You should not stint a domestic servant of food. In the words of the Book, thou shalt not muzzle the ox that treadeth out the corn.

H. E. L. (Grimsby) tells us that an inscription "Gott strafe you all" has been found scratched in German text inside a piano, "probably ten years old," recently overhauled in Grimsby.

J. P. (Sherringham).—Your comments on the sharks who are "double and treble householders" and sublet their houses at extortionate short season rents, are mustard; also the rest of the cruet.

R. L. (Upper Tooting).—We will do what we can for old railway pensioners if practical opportunity presents itself

MRS. J. B. (Low Waters).—"I think if there were more men in the world like you it would be a better place." Madam, you're a thought-reader. That's been our idea for years.

"SCOT" (Glasgow).—"Germany is a mighty empire now and dominant in Russia, while we are play-acting to the gallery." You can't have been reading the papers during the last few weeks

D. W. N. (Enfield Wash).—When the Government stops preaching economy and begins to practise it, the heavens will fall—and the Government! So why marvel at their "economic" plan of closing the R.S.A.F. at Waltham and transferring it to Gretna?

"A BRITISHER" (New York).—"What a great pity our noble Statesmen tolerate a woman, especially a woman of foreign birth, to partake of the leadership of our wonderful Empire." Don't blame our statesmen. It was a lapse on the part of Plymouth.

A. F. C. (Kentish Town).—"Now Mr. Asquith and Mr. Palmer are returned we shall soon see something done." Bright lad! And what about Stockport?

"OLD READER" (G.P.O.).—Sorry your wage is inadequate. So is ours.

S. A. P. (Tweespruit, S.A.).—Until the House of Commons recovers from the Government its power of initiating legislation, it will be difficult to get any law mended.

W. C. (Mojava, Calif.).—"Here's one true-blooded American who wasn't angered one bit by your somewhat scathing article reprinted in the Hearst paper. . . . . Show up our traitors and we will cheer you for it. . . . . Get Hearst on the run and then turn your guns on Shaw and the Sinn Feiners, and we will believe you honest, courageous and fair." You anticipate our intention.

D. A. C. (London, W.C.).—You would let the war criminals escape punishment because our "Divine Example" would not allow his enemies to be hurt? But we are only human, not divine, and consider that punishment should fit the crime.

C. H. (Paisley).—The answer to both your questions is in the negative. Messrs. Snowden and Macdonald have consistently hampered the British effort in the war.

P. R. (Manchester).—Soft soap, friend! And it won't wash.

"LANCASHIRE LAD" (Calcutta) writes upon high prices in India, and says "nobody should come out here under 1,000 rupees a month." *Verb. sap.*

J. W. C. (Newport) wants us to make an anagram for him on J.O.Y.R.I.D.E. "Make sentences if possible," says he, "about motor cycles." We shall make 'em about cheek, if he is not careful.

A. A. C. (Chelsea).—"JOHN BULL just now is all the rage, A programme of the worldly stage." Cash down or scrap for this—you ask it, so now it's in the dear old basket.

C. H. C. (Elgin Avenue).—We are quite content to accept the Press statement that Mr. John Whitehead, of Gomersall, has just married a young lady who is the daughter, niece, and sister to her father and mother, as well as being aunt and cousin to her brothers and sisters, and niece to her new husband. He will probably be Whiteheaded by the time he has found out his own place in the scheme of things.

"DAL-I-FYND" (Llandudno).—Many thanks for information respecting your "Fraternity." We notice that "Dal-i-fynd" means "Keep moving," but hope that this will not be confused with the motto of the Amalgamated Union of Burglars—"Goods Removed."

L. W. (Liverpool).—We imagine that your deep-rooted objection to the Daylight Saving scheme must have escaped the notice of His Majesty's Government.

"DISTRESSED WIFE."—Your letter constitutes a most powerful argument for the amendment of the Divorce Laws. Happily, the Lord Chancellor is moving in the matter.

B. H. M. (Edinburgh).—Rather odd, certainly, to have "five people singing a 'quartette,'" but perhaps the fifth person only held up one of the others.

H. W. C. (Stoke Newington).—If, as your friend asserts, there are two £1 currency notes in circulation bearing the same initials and number, we are forced to the painful conclusion that he made one of them himself.

M. O. W. (Stafford).—"You have many admirers in the Public Schools of England." Which goes to show that the young idea is shooting in the right direction.

MRS. M. (Glasgow).—Forgive us for mentioning it, but would you kindly note that pink writing paper has a slight tendency to make us bilious?

"A SAILOR" (Corwen).—"A sailor leaves, say, on a two months' voyage. He returns to find wife and family almost at starvation point, owing to the ever-rising prices." The picture is not far out.

L. M. B. (Norfolk).—Your information in regard to the "surreptitious earnings" of persons drawing unemployment pay should be communicated to the Labour Exchange.

"ROBBED ONE" (Birmingham).—If by the rules of the Birmingham Corporation you are compelled, as you say, to "loose some hundreds of thousands of feet of gas" you had better be careful or you'll be blowing yourself up the chimney.

"HOCH" (Cologne).—Bah! Für was ist das gut?

"FACTORITES" (Walthamstow).—Can't pull chestnuts out of the fire for people afraid to disclose their identity.

"READER" (Southampton).—Twenty-four shillings a week of seven days, with no food, no War Bonus, and no extra pay for Sunday labour, is a wretched wage for the women employed at Netley Hospital, who work from 7.30 a.m. until 5.0 p.m.

P. M. (Birmingham).—We note that underneath the announcement of increase of the salary of the Borough Engineer of Taunton appear the phrases in an advertisement, "Cheer up, old man. You're not dead yet." But sometimes it *is* cheaper to be under the ground.

J. O. (Bolton).—We have your assurance that you did not intend to avoid payment of tram fare. Sorry a clear conscience has cost you 40s.

J. J. B. (Brixton) says that at the large hall near Oxford Circus the Salvation Army hold a "musical festival" nearly every Saturday and charge for admission, but do not pay entertainment tax. Perhaps the festival is not entertaining.

W. G. (Plumstead) says of a member of the A.S.E., working in Woolwich Arsenal, that he has proclaimed that all soldiers are hired assassins, and that "whereas some men get hanged for murder, others get medals for the same offence." A patriotic servant of the State!

W. W. R. (Portobello) sends two advertisements, one for a saleswoman at £200 a year, and the other for a male accountant for £70 a year. We notice that the latter advertisement is cut from *The Scotsman*. And probably inserted by one.

J. B. (Portsmouth).—On the settlement of a strike the "no victimisation" clause should be mutual, and it is palpable injustice that because you refused to strike you should be permanently excluded from the benefits of Union membership.

W. R. (Golders Green).—Your observations on the housing question duly noted. It is, we believe, considered most unhygienic to sleep more than three in a bed.

J. W. B. (Newcastle-under-Lyme).—Though not quite "suitable for insertion," your experiences as an ex-soldier have interested us a good deal. Let us know how you get on.

G. H. N. (Northallerton).—Your lines are no more like a Limerick than the Psalms of David.

D. O. O. (Porth).—"Please excuse the grammar and handle the Kernel." We did and it gave us the "pip."

J. A. D. M. (Earl's Court).—"There's a fine paper known as JOHN BULL, Well directed from Bottomley's stool; If a man says don't take it, Your life you can stake it, He's something far worse than a fool." Have a pre-war cigarette?

J. P. (Forest Hill).—We have already offered several "words of protest" against the training and exhibition of performing animals, and are glad that the hostility towards these unnatural shows is steadily growing.

R. H. (Paddington).—Cannot say we are impressed too favourably by the circular of the National Economy and United Services Industries.

A. E. M. (Bristol).—That's another grouse we've got against Bristol—that the authorities continue to employ girls on the trams while unemployed ex-Service men tramp the streets looking for work.

MRS. E. B. (Botesdale).—Your story of the pork and pig's fry has a lovely moral. Did you ever hear the one about the rump-steak and the rolling-pin?

J. S. (Bradford).—Sorry you have been troubled by naughty boys throwing stones. If you can catch one and bring him up to this office we will have him spoken to.

C. W. (Colyton).—"To render thanks where thanks are due Is only right, we know that's true—Our grateful thanks we give to you, JOHN BULL. . . . What do you think of the above?" Very nice indeed.

"CONSTANT READER" (Catterick).—A man who did "nothing but boose" during the war is certainly not entitled to a "cushy" job in peace time.

H. L. (Catford).—The idea of the 'bus stop boards is, of course, to assist passengers and avoid congestion of traffic—not to advertise the L.G.O.C.

S. C. (E. Molesey) suggests the clock should be advanced an hour from mid-May until the end of July, in more strict accord with Willett's original scheme.

S. P. (Islington).—Marriage is like an electro-magnetic machine—it's easier to take hold than it is to let go.

P. J. S. (Purley).—How on earth should we know whether the Rev. G. Vale Owen's "spirit mother" approves of her alleged communications being printed in a Sunday newspaper? Anyhow, she would be a very narrow-minded spirit if she did.

MISS L. A. B. (Hayes).—Impossible for us to notice all these cruelty to animals cases. We are frequently emphasising the inadequacy of the fines.

H. H. (Windsor).—"Situations Vacant. Young Girl two nights, from 6 to 11 p.m.; 1s. per night. Wednesday and Friday." Did you inquire whether the wages include war bonus?

"OLD TAILORESS" (London) thinks there ought to be legislation reducing the number of hours worked by tailoresses—twelve hours a day. What's the trade union doing?

"REGULAR READER" (Hinckley).—Yes, the vicar of Great Missenden (Bucks), has the *legal* right to charge for the privilege of putting artificial wreaths on graves. The Churchyard is the Vicar's freehold, but morally he is out of court.

REV. W. C. T. (Sithney).—You command our admiration for your stand in refusing to pay rates on "tithes." There will be no ultimate solution to this problem until the Act of 1836 is revised and the whole system abolished.

"PRIMROSE" (Carrickfergus).—It was a heartless proceeding on the part of the Food Control authorities to confiscate the butter sent to your sister in hospital.

R. R. (Southwark Bridge Road, S.E.).—"The following might interest you." It might have, but it didn't, being as stale as last year's almanack.

J. L. (Cardiff).—"I don't agree with your plea for the use of the cat. Cut out the cat and give us a dog's chance." Who's us?

(Many replies are unavoidably held over.)

The Poetry of Motion
Oh! to be in England
Now that April's there!
New Editions Illustrated Art Catalogue and "Book of the Bicycle" post free from:—
Rudge-Whitworth, Ltd. (Dept 379) Coventry
London Depot: 230 Tottenham Court Road (Oxford St. end), W.1
Rudge-Whitworth
Britain's Best Bicycle

Help Yourself

to save money in the home.

"THE AMATEUR MECHANIC"

Written in simple non-technical language by practical craftsmen, containing 6,000 Illustrations,

is a Complete Self-Instructor in Home Handiness.

IT SHOWS YOU HOW TO DO THE HOME JOBS THAT COST MONEY.

The following are a few of thousands of subjects treated in the work:

Overhauling a motor cycle.
Making induction coils.
Fitting electric bells.
How to prepare and read working drawings.
Callipers, and how to use them.
Restoring and cleaning oil paintings.
How to do "flat" painting.
How to make celluloid varnish.
Curtain fitting.
Electro-brassing and Electro-coppering.
Air gas: What it is and how to make the plant.
Metal turning.
Waterproofing cloth.
Scene painting.
Sign writing and ticket writing.
Rubber soles on shoes.
Making household furniture.
Furniture repairing.
Painting and decorating.
Making printing blocks.
Metal work.
Fretwork in wood.
Electro-plating.
Wood turning.
Plaster casting.
Soldering
Brazing.
Repairing plaster.
Wood inlaying.
Electrotyping.
Overhauling a bicycle.
Making a magneto-electric machine.
Overhauling a motor-car.
Grinding, setting, and stropping razors.
Restringing a tennis racquet.
Home-made garden roller.
Overhauling engines.
Telephone installation.
Making and erecting tents.
Making microscope slides.
Stencil-cutting and stencils.
Electric lighting.
Taking paper cases from moulds.
Stuffing and setting up animals and birds.
Making aquaria.
Repairing sewing machines.
Making magic lanterns.
Door hinges.
Reflex cameras.
Sundial (to fix).
Poultry houses, etc.
Hot-water apparatus.
Fitting range boilers.
Venetian blind repairing.
Upholstery.
Gilding metals.
Files and filing.
Curing a smoky chimney.
Restoring and repairing china.
Hot-water-proof cements.
Soap-making at home.
To clean clocks and watches.
To make artificial marble.
To repair a hot-water cylinder.
Mending table knives and forks.
Fixing carpets and lino.
All about the gramophone.
To fix a speaking-tube in the home.
To repair the cooking range.
Model flying machines.
To make a hectograph ink.
To fit wooden bottom to metal vessel.
To repair the piano. Restringing.
To make an ottoman chair from an old cask.
To add a hood to a mailcart or perambulator.
Ornamental cement and concrete.
To make a folding camera.
To cement mailcart tyres.
To build a boat.
All kinds of woodwork.
Nickel plating.
Making a garden path.
Draught-proof windows and doors
Distempering ceilings and walls.
A self-closing door.
Warming two rooms from one grate.
Silvering and bevelling glass.
Chemical weather-glasses.
Roller blinds.
Repairing defective floorboards.
Frosting glass.
Lathework.
Adjusting typewriters,
Etc., etc.

THIS IS SOUND MONEY-SAVING KNOWLEDGE.

Wallpapers are with ease renewed,
No need for workman to intrude.

When paint requires renewing, *you*
Can do it—very cheaply too!

DO IT YOURSELF AND SAVE MONEY.

Mr. W. Dyson, Marsh, Huddersfield, writes:
"*The Amateur Mechanic* is a splendid work. Regarding my own trade, the instruction for amateurs is simplicity itself, and will be most useful for those learning. I hope I find details of other trades for my own use simple; and I have no doubt I shall."

Mr. J. Flynn, Dundee, writes:
"I find the work excellent, instructive and profitable. It should be in every home, as there are so many things a working man requires to be done which he could do himself if he had these books, thereby saving many a shilling."

Mr. W. H. Clark, Pontefract writes:
"I find it excellent, profitable, and most instructive and it is published at a most opportune time. No one can really afford to be without such an excellent work as this *Amateur Mechanic*. I consider that I have obtained value for my money. It is so understandable."

SEND FOR FREE DESCRIPTIVE BOOKLET SHOWING SPECIMEN PAGES FROM WORK.

GRATIS

Over 60,000 Citizens are now using "The Amateur Mechanic."

To the WAVERLEY BOOK CO., Ltd. (J.B.S. Dept.)
96, Farringdon Street, London, E.C.4.

Please send me, without charge, your Free Illustrated Booklet, containing all particulars as to contents, authors, etc., of "THE AMATEUR MECHANIC," also information as to your offer to send the Complete Work for a merely nominal first payment, the balance to be paid by a few small monthly payments, beginning thirty days after delivery of work.

NAME .....

ADDRESS .....

J.B.S. 1920. (Send this Form or a Postcard.)

Scots people say Creamola is the finest of all custards. What is your opinion?

Now ample supplies are available for English housewives to endorse the verdict of their northern neighbours. Make the most delicious custard you ever tasted to-day.

When a branded product achieves nation-wide popularity there must be a reason why. Here it is:

Creamola sets a new standard of custard quality. More than a new brand name—Creamola stands for a new and better way of making more delicious custards at less cost.

That is just why Creamola is Scotland's favourite custard.

If you have not yet tried Creamola there is a delightful surprise in store for you. Succulent, rich, creamy, infinitely nicer than you have ever hitherto known custard to be. This is the treat that awaits you.

Be amongst the first English housewives to make the discovery of Creamola's extra goodness—set the Creamola fashion in your family circle.

CREAMOLA

The Queen of Custards.

Sold everywhere in 2d., 4d., 7d. and 1/2 packets; also in large air-tight tins, 1/6. If you cannot obtain, send P.O. for 1/6 direct for large packet, post free. Please mention your grocer's name and address.

Creamola Food Products Ltd., Glasgow.
Makers of Creamola Custard, Creamola brand Jellies and Creamola brand Blancmange, &c.
LONDON—3, VICTORIA AVENUE, BISHOPSGATE, E.C.2.

No other word so adequately describes the flavour of this pure Egg and Brandy, Old Dutch Liqueur.

WARNINK'S ADVOCAAT

Obtainable at Hotels, Restaurants, Bars and Wine Merchants.

The Stylecraft WARDROBE

HALVES the cost of Furnishing a Bedroom.

Consists of folding wood frame with bottom part, shelf and row of hooks. Erected in a minute or two. Draped in beautiful Cretonne. Easily dismantled. A great boon in flats and small houses. 3 ft. wide. Price 77/6, carriage paid anywhere. Satisfaction Guaranteed, or money back. *Write for Illustrated list.*

DOWNINGS (Dept. 36), 61, London Road, LONDON, S.E.1.

'BULLETS' £250

2ND PRIZE £20 — **1ST PRIZE** — **3RD PRIZE £10** — **1ST PRIZE**

10 PRIZES OF £5	10 PRIZES OF £2 10	25 PRIZES OF 10s.	200 PRIZES OF 5s.	1,000 PRIZES OF 2s. 6d.	3,000 "TARGET" PRIZES.

Please note that next week "Bullets" First Prize will be increased to £500.

HOW TO MAKE "BULLETS."

First choose any of the Thirty-two examples given below. Then give **TWO, THREE** or **FOUR** words having some bearing on the example chosen. Any **ONE** of the words selected must begin with any letter in the example chosen. The other words selected can begin with any letters in the alphabet. These examples will guide you: Example:—FAIR FIGHT. Bullet:—FOR SEAT IN PARLIAMENT. Example:—AT IT AGAIN. Bullet:—AGITATORS ADVOCATING STRIKES. Competitors may send in two BULLETS for sixpence. If more coupons are used, an entry fee at the rate of 6d. for each coupon must be sent. Result of this Competition will be found in our issue dated April 24th.

LIST OF EXAMPLES FOR "BULLETS" COMPETITION No. 370.

PUTTING CLOCK ON	ON THE QUIET	WHEN WOMAN CHOOSES	GERMAN MUSIC
STANDING STILL	MAN OF MARK	WHAT A TIME	MAKES TOMMY WILD
THINKING IT OVER	LOVING WIFE	FEELING SICK	WEARING WORRIED LOOK
SOLD AGAIN	FAIR FIGHT	WOMEN IN BUSINESS	SWAPPING
PAYING THE PIPER	SHILLING LOAF	ON THE WRONG ROAD	STOP IT
HAPPY DAYS	AT IT AGAIN	AFTER THE FIGHT	SMILING
GOOD BOY	DOING HIS BEST	IRISHMAN'S RISE	WASTERS
WHEN CAP FITS	MORE WORK	GERMANY'S LATEST MOVE	SPEECHLESS

No._____ Closing Date, Thursday, April 8th.

Example _____

Bullet

Example _____

Bullet

(370) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 1 coupon is used P.O. for 6d. must be sent.

Signed _____

Address _____

☞ IF UNABLE TO SECURE EXTRA COUPONS YOU CAN WRITE YOUR "BULLETS" ON PLAIN PAPER.

No._____ Closing Date, Thursday, April 8th.

Example _____

Bullet

Example _____

Bullet

(370) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 2 coupons are used P.O. for 1/- must be sent.

Signed _____

Address _____

ENVELOPES SHOULD BE MARKED "BULLETS" No. 370 "JOHN BULL," LONG ACRE, LONDON, W.C.2

No._____ Closing Date, Thursday, April 8th.

Example _____

Bullet

Example _____

Bullet

(370) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 3 coupons are used P.O. for 1/6 must be sent.

Signed _____

Address _____

No._____ Closing Date, Thursday, April 8th.

Example _____

Bullet

Example _____

Bullet

(370) P.O. No._____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.

If 4 coupons are used P.O. for 2/- must be sent.

Signed _____

Address _____

Selection of Examples for "Bullets" Competition No. 371.

ALL FOR LOVE—WINNING THE FIGHT—ONE OF THE BEST—OUR BOY—SLACKING—LOOKING FOR CHAMPION—FOOTBALL REFEREE—A GOOD DOUBLE—TWINS—RUDE ANSWER—PERMANENT OFFICIALS—THE FLAT SEASON—FULL OF TRICKS—ENEMY AT HOME—OVERCROWDED—BACKING WRONG HORSE—WHERE BRITAIN LEADS—KNOCKED ON THE HEAD—STOCKPORT'S VERDICT—MY BEST GIRL.

These examples can be made use of on the coupons above, and must reach us on or before **THURSDAY, April 15th.** All coupons so used **MUST** be clearly marked with the number **371** in the top left-hand corner, and envelopes containing these coupons must be addressed "Bullets" No. **371**, "John Bull," Long Acre, London, W.C.2. Such coupons must not contain any of the Thirty-two examples for Competition **370.**

Result of 367th 'Bullets' Competition.

FIRST PRIZE OF £1,000:

Mr. G. A. FYFE,
2, George Drive, Govan, Glasgow.

Example:—NO PLACE FOR TOMMY.
Bullet:—IN "HEART" OF GERMANY.

SECOND PRIZE OF £250:

Mr. C. TRENLETT,
27, St. Paul's Churchyard, London, E.C.

Example:—NOW AND THEN.
Bullet:—"BEST" "LET OFF STEAM."

THIRD PRIZE OF £100:

Mrs. PARKER, 32, Albion Street, Exmouth.

Example:—CHEAP SUITS.
Bullet:—ONLY "DUDS" GOVERNMENT'S "CLEARED."

10 PRIZES OF £5 EACH:

MRS. A. MATHIESON, 130, Northfield Rd., Coventry
A DUD LOT—"WEEDED OUT"—"PLANTED" ELSEWHERE.

MR. F. A. COTTON, 32, Disraeli Road, Putney, S.W.15:
MODEL HUSBAND—DEMOBILISED—SOON LOSES HALO.

MRS. A. L. LEGG, 147, Manor Road, S.E.4:
HIS WORSHIP—ENDED BY HER SERMONS.

MR. H. WILLIAMSON, 7, Regent Street, Langley Mill, Notts.:
WAKE UP ENGLAND—WHILE DIRECT ACTION SLEEPS.

MR. JAMES E. CAIRNS, 37, Church St., Govan, Glasgow:
OVERTAXED—EVEN THE HONOURS' LIST.

MR. E. COWELL, 7, Patrick Street, Peel, I.O.M.:
BUSY BEE—BECOMES "DRONE" UNDER NATIONALISATION.

MR. JAMES E. BURTON, Highdene, Albury Road, Guildford:
BEWARE—TREATY'S ACCEPTED—DEFEAT'S NOT.

MR. R. J. BUNDY, Junr., 58, Brunswick St., E.9:
THE WEAKER SEX—"SURRENDER"—THEN "FIGHT" LATER.

MR. F. GILES, 33, Mertoun Place, Edinboro':
SPOILS OF WAR—MODERN TERM "EXCESS PROFITS"

MR. P. NEVILLE, 53, Norton Bridge, Pontypridd:
POOR MAN—VICTORIOUS "AWAY," LOST "HOME."

10 PRIZES OF £2 10s. EACH:

MR. S. S. PARSONS, 20, Devonshire Mews, W.1:
FIGHTING FOR PURSE—ONE LOSES, BOTH GAIN.

MR. S. ROGERS, 23, Duncombe Street, Middlesbrough:
SOCIALISM—A DREAM—BOLSHEVISM REALITY.

MR. C. WILLIAMS, 15, George Street, Tonbridge:
DIRECT ACTION—DANGEROUS WEAPON—CARELESSLY HANDLED.

MR. D. F. JONES, 5, Magdale Tce., Gardener's Hill, Cork:
FIGHTING FOR PURSE—"FACE AND FORTUNE" ALTERED.

MR. J. REED, 90, Squires Lane, Finchley, N.3:
WAKE UP ENGLAND—"BARKED" ENOUGH, NOW "BITE."

MR. I. O. JONES, Lon Pav., High Street, Bethesda:
GOING TO EXTREMES—GERMANY—IF WE DON'T.

MR. H. C. JAMES, 98, Westbourne Road, Handsworth, Birmingham:
SOCIALISM—GUARANTEED SOUND—IN WIND.

MR. N. BOWLES, 6, Cornwall Mews, S.W.7:
FIGHTING FOR PURSE—"SKILLED HAND" GETS IT.

MR. C. W. PALMER, 28, Queen St., Godalming:
BOW AND THEN—NERVOUS TURK COMMENCES PACKING.

MR. C. BOOTH, 10, Marlborough Villas, Dunkirk, Notts:
BUSY BEE—FOREIGNER, BRITAIN THE HONEYSUCKLE.

BULLETS RULES.

1. The First Prize will be awarded for what, in the opinion of the Judges, in consultation with the Editor, is the best "Bullet" received, and the other prizes in order of merit, the test being cleverness, aptness and originality. The right to divide a prize or prizes among two or more competitors is reserved.
2. Bullets must be plainly written on one of the coupons, and only two attempts may be written on each coupon.
3. All four coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL and crossed _____ & Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Coupons must not be defaced in any manner.
4. All coupons arriving too late to be judged with absolute thoroughness will be duly returned to their respective senders.
5. The Editor undertakes that every Bullet received shall have careful consideration by a competent staff of qualified judges.
6. The Editor's decision on any matter of dispute arising in connection with this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

TRY "PASSING SHOTS," THE COMPANION COMPETITION TO "BULLETS."

Judged with the same thoroughness, its attractive prize list will appeal to all "Bullets" competitors. This week's First Prize is £200.

FULL PARTICULARS AND COUPONS IN "THE PASSING SHOW," ON SALE EVERYWHERE. PRICE 2d.

THE JOHN BULL GREAT FREE FIRE INSURANCE

COVERING ALL RISKS BY FIRE TO HOME, LIFE & LIMB.

UNDER this most unique FREE INSURANCE OFFER anyone above the age of 10 can be insured irrespective of sex. The premium charged by any Fire and Accident Insurance Company to secure similar benefits would certainly exceed 5s. per annum. We offer it to you absolutely free.

We have made our insurance as simple and comprehensive as possible, and shall not bother about any "Legal representative" or "next of kin." Claims will be paid to the registered reader, who must personally sign the coupon, or to the person nominated thereon, and to no one else.

A separate coupon must be filled up in respect o each person to be insured.

This offer applies only to persons residing in, and property situated in, England, Scotland, and Wales.

The full conditions governing this scheme will be published in the first issue of each month.

WHAT WE WILL PAY:

For Damage to contents of Home by Fire up to	£200
In case of Death directly due to Fire at Registered Reader's home	£200
For the Loss of Two Limbs or Both Eyes, or One Limb and One Eye	£200
For the Loss of One Limb or One Eye ..	£100
Medical Fees for Injuries not proving fatal but incapacitating the injured person from following his, or her, employment, up to ..	£10
In the event of a Temporary Total Disablement up to 13 weeks..	£1 per week

ORDER FORM
TO BE RETAINED BY NEWSAGENT

To .....
Newsagent.

Please deliver "JOHN BULL" to me regularly until further notice

Signed .....

Address .....

April 3, 1920.

You must also fill in the Registration Form, which will be found next to this, and post it to JOHN BULL Insurance Dept. 93, Long Acre, London, W.C.2, where your name and the name of your nominee will be duly registered.

REGISTRATION FORM
Which must be posted to—
JOHN BULL INSURANCE DEPT., Long Acre, W.C.2.

This is to notify that I have this day placed an order for the regular weekly supply of JOHN BULL with

.....Newsagent, of

.....

and desire you to register me as a regular subscriber under the terms of your Insurance Scheme.

In the event of my being injured or killed, or of my home or its contents being damaged, I hereby nominate to receive any payment due under this insurance, first myself, or in the event of my death:—

Name of Nominee .....

Address .....

Signature of Insured .....
(Mr., Mrs., or Miss)

Home Address .....

April 3, 1920.

Enclose id. stamp if an acknowledgment of receipt of Registration Form is required.

FOR FULL CONDITIONS SEE PAGE iii OF COVER.

£8,200 ALREADY PAID OUT IN PRIZES.

£250 MUST BE WON!

FOR TEN WINNING TEAMS

OR NEXT LARGEST NUMBER OF WINNING TEAMS.

The sum of £250 will be paid to the sender of Ten Winning Teams selected from those given on the coupon on this page. Should no competitor succeed in giving ten winning teams, the prize of £250 will be awarded to the sender of the next largest number of winning Teams.

This competition is exclusive to "John Bull." Coupons do not appear in any other paper. It is quite free, no entrance fee of any kind being charged. Competitors can send as many coupons as they like. Scottish and Irish readers may compete. A careful study of football form should be made before filling in coupons. The "National News" gives the best and most accurate reports and forecasts every Sunday, which should prove of great assistance to intending competitors.

Cut out coupon neatly and address all entries as follows:—"Football Competition No. 29, JOHN BULL, 93, Fleet Street, Covent Garden, London, W.C. 2." Write "Football" in top left-hand corner of envelope. All coupons can be enclosed in one envelope, but this must not contain entries for other competitions.

YOU CAN SEND AS MANY COUPONS AS YOU LIKE.

For Result of Football Competition No. 27 see Page 16.

Read these Rules Carefully.

(1) All attempts must be made on coupons taken from the issue of JOHN BULL announcing this competition. Coupons must be written in ink (typewriting or pencil will not be allowed), and must be filled up in accordance with the instructions given on this page.

(2) The sum of £250 (Two Hundred and Fifty Pounds) will be paid to the sender of a coupon giving any ten winning teams from amongst those playing on April 10th, given on the coupon on this page and as set out on that coupon. If no competitor succeeds in giving ten winning teams the prize of £250 will be paid to the sender of the next largest number of winning teams as described above. If two or more competitors succeed in giving ten winning teams, or failing that, succeed in sending the next largest number of winning teams the £250 will be divided equally amongst them. No competitor can take more than one share of the £250.

(3) Should any match not be played to a finish on the date given or as set out on the coupon, it will be disregarded, and winning teams from the remaining fixtures only will be allowed to count.

(4) Any coupon which has marked upon it more than ten Xs or less than ten Xs will be disqualified.

(5) No responsibility will be accepted by the Editor for the loss or non-delivery of any coupon. Proof of posting will not be accepted as proof of delivery or receipt. No correspondence will be entered into nor will interviews be granted.

(6) Any coupon on which an alteration of any kind has been made will be disqualified.

(7) Our employees are debarred from entering the competition.

(8) Any coupons received later than Thursday, April 8th, will be disqualified.

(9) The Editor's decision must be accepted as final and legally binding in all matters concerning this competition, and acceptance of this rule is an express condition of entry.

NEXT WEEK—**SPECIAL CUP FINAL PRIZE**—NEXT WEEK

£1,000 MUST BE WON

NO ENTRANCE FEE—NO GOALS REQUIRED

Full particulars of this new competition in next week's issue—ORDER YOUR COPY NOW.

HOW TO MARK YOUR COUPONS.

If you think the "Home" team will win put a X in the left-hand column headed "Home Win"; if you think the "Away" team will win put a X in the right-hand column headed "Away Win." Only ten teams must be marked in all. If more or less than ten Xs appear on any one coupon it will be disqualified. Coupons MUST be written in ink.

"JOHN BULL" FREE FOOTBALL COUPON.

Matches to be played on Saturday, April 10th. Coupons must reach us not later than Thursday, April 8th.

Home Win	Home Team		Away Team	Away Win
	The Arsenal	v.	Burnley	
	Derby County	v.	Liverpool	
	Manchester City	v.	Chelsea	
	Notts County	v.	Aston Villa	
	Sheffield Wednesday	v.	Newcastle United	
	Coventry City	v.	Notts Forest	
	Grimsby Town	v.	Clapton Orient	
	Leicester City	v.	Bury	
	Rotherham County	v.	South Shields	
	Stoke	v.	Tottenham Hotspur	
	Bristol Rovers	v.	Watford	
	Luton Town	v.	Brentford.	
	Queen's Pk. Rangers	v.	Portsmouth	
	Swansea Town	v.	Southend United.	

Coupons must be cut—not torn out.

I enter "John Bull" Football Competition in accordance with the rules and conditions on this page and agree to accept the Editor's decision as final and legally binding, and enter on that understanding.

SIGNED .....

29 ADDRESS .....

.....

To MOTOR CYCLISTS Etc.

We beg to announce that for 14 days only we are specialising in our BLACK RUBBER COMBINATION MOTORING SUITS, complete with SO'WESTER and NEW PAIR of CANADIAN CHAMOIS GAUNTLET DRIVING GLOVES.

30/- the Lot.

COST GOVERNMENT 5 GUINEAS.

SEND FOR LISTS.

SAGAR'S (Government Stores)

ARDWICK.

HAVE YOUR SUIT TURNED

No matter how old your suit may be, it can be cleaned, "turned" and made to look like new. Outbreast pockets, buttonholes and defective parts overcome by our French Invisible Weaving Staff. Suits, Overcoats and Ladies Costumes are all capable of being "turned" by the Invisible Repair Co.'s scientific method.

Write for descriptive Booklet and send garments for estimates.

THE INVISIBLE REPAIR CO. (Dept. A) St. Martin's Court, Ludgate Hill, London, E.C.4. *(Our only address late of 115, Fleet Street, E.C.4.)*

WEB EQUIPMENT

The original MILLS EQUIPMENT CLEANER again obtainable at all Canteens.

CLEANS WATERPROOFS, RESTORES WEB ACCOUTREMENTS.

6d. per Packet. Approved by War Office.

MILLS CLEANER CO., 16, Mile Street, London, N. 1.

CLEANER.

For the price of

JOHN BULL

Actual Size.

Any enterprising tobacconist will supply you with "The 2d. cigar with the 10d. flavour." Just ask for

Manikins THE LITTLE CIGARS

5 for 10d., 10 for 1/8, 25 for 4/2, 50 for 8/3.

BEDSTEADS! BEDDING!

WHY PAY SHOP PRICES?

Newest patterns in Metal and Wood, Bedding, Wire Mattresses, Cots, etc. All goods sent direct from Factory to Home IN PURCHASER'S NEW GENUINE. Send postcard to-day for Illustrated Price List (post free). I allow DISCOUNT FOR CASH or supply goods payable in Monthly Instalments. Established 28 years. CHARLES RILEY, Dept 18, Bear Street, BIRMINGHAM. Please mention "John Bull" when writing for Lists.

The surest antidote and remedy for Catarrh, ordinary Colds and Asthmatic troubles.

HIMROD'S ASTHMA CURE

The standard remedy for over 40 years.

AT ALL CHEMISTS

4s. 3d. a tin

USE DEE & ESS COCOA ESSENCE

The finest food beverage in the World Gives strength to Endure

Manufactured by the Mazawattee Tea Co. Ltd.

BEACON OILSKINS

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March 1, 1920	(*Last figures published*)	246
April 1, 1920	- - -	285

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We reserve to ourselves the right to limit our total payments under this scheme to £10,000, and to discontinue, or make any variation of this offer by the publication of notice in JOHN BULL. The decision of the proprietors of JOHN BULL upon all questions shall be final.

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For further particulars see page 24.

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Printed and published for the Proprietors (JOHN BULL, LTD.), by ODHAMS LIMITED, 93 and 94, Long Acre, London, W.C.2. Agents for the Colonies, Gordon and Gotch, Ltd., London, Australia, Canada, etc; South Africa, Central News Agency, Ltd.; also Imperial News Co., Ltd.; Toronto News Co., Ltd., and Montreal News Co., Ltd., Canada.